

The NATIONAL UNDERWRITER



Although Minnesota in the Indian tongue means "cloudy waters," she has a fair-weather record of progress. Travelers are drawn to her 11,000 tree-fringed lakes, really sky-blue, which gave her the title "Land of Lakes"; enormous outputs of dairying and grain products brought another title, "Bread and Butter State". Since the fur traders Groseilliers and Radisson arrived in 1660, the Gopher State has received settlers from all countries to develop her enviable resources: the Mesabi iron range, Vermilion range of Bessemer ore, Cuyuna manganese, famous red pipestone, granite, peat marshes, lumber, meat-packing, grains, cattle, water power. The city of Duluth on Lake Superior is proud of its harbor . . . one of the largest in the world, while the twin cities of Minneapolis (world's greatest flour market) and St. Paul still thrive on friendly competition; wild rice is still gathered in primitive fashion by the Chippewas. The Mississippi begins here as a wadable stream; also born here were Rochester's Mayo Clinic, the steam shovel, Sinclair Lewis, Charles Lindbergh, the Paul Bunyan lumber-camp stories. Outstanding insurance records could originate here, too.



CRUM & FORSTER MANAGERS



110 WILLIAM STREET • NEW YORK, N. Y.

UNITED STATES FIRE INSURANCE CO.

Organized 1824

RICHMOND INSURANCE CO.

Organized 1836

THE NORTH RIVER INSURANCE CO.

Organized 1822

WESTERN ASSURANCE CO., U. S. Branch

Incorporated 1851

WESTCHESTER FIRE INSURANCE CO.

Organized 1837

BRITISH AMERICA ASSURANCE CO., U. S. Branch

Incorporated 1833

THE ALLEMANNIA FIRE INSURANCE CO. of Pittsburgh

Organized 1868








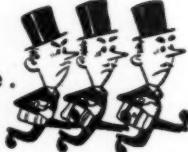


SOUTHERN FIRE INSURANCE CO., Durham, N. C.

Incorporated 1923

WESTERN DEPT. FREEPORT, ILL. • PACIFIC DEPT. SAN FRANCISCO • SOUTHERN DEPT. ATLANTA • ALLEGHENY DEPT. PITTSBURGH • CAROLINAS DEPT. DURHAM, N. C.

THURSDAY, JUNE 12, 1947

Mr. Dingle's Bad Day OR Is This Your Client?

Mr. Dingle was enjoying his game of golf.  At his home, however, Mrs. Dingle was very sad.  The Dingle dog had bitten the postman.  Dingle, Junior, aged seven, had shot a neighbor with his bow and arrow.  What Mr. Dingle didn't know wasn't going to hurt him.  He had a beautiful drive on the eighteenth hole.  Beautiful, except that it hit a man ahead of him.  Three lawyers came to see Mr. Dingle.  They wanted 10,000 Dingle dollars.  Poor Mr. Dingle. 

Yes, poor Mr. Dingle. No Comprehensive Personal Liability Policy to save the day and the Dingle dollars.

In the summer months everyone's on the go, facing increased hazards, so this is the logical time for you to sell this valuable protection.

American Group agents are selling Comprehensive Personal Liability now with an effective, new **American Group** mailing piece. Would you like a sample?

THE 1846 American Insurance Group

The American Insurance Co.
Bankers Indemnity Insurance Co. • The Jersey Fire Underwriters
Dixie Fire Insurance Co. • The Columbia Fire Insurance Co.

THE AMERICAN INSURANCE GROUP
15 Washington St., Newark 1, N. J.

Gentlemen:

Please send me a sample of your Comprehensive Personal Liability mailing piece.

Name.....

Address.....

City.....Zone.....

State.....

Conn. Agents Rap Companies for Stand on Auto Business

**Insurers Have Moral
Obligation to Provide
Market, Resolution States**

By HARRY T. JONES

A vigorous condemnation of the companies' position on automobile business was delivered in a resolution adopted by the Connecticut Assn. of Insurance Agents at the midyear meeting at Westport last week. The resolution:

"Resolved: That the Connecticut Assn. of Insurance Agents register its objection to the failure of casualty and automobile insurance companies to meet the current automobile insurance problem for the following reasons:

"If automobile insurance, and insurance generally is to remain within the scope of free enterprise it is the moral obligation of existing insurance companies to provide the market.

"Harsh underwriting practices such as



David A. North



W. H. Wiley

blacklisting automobiles of special age groups or complete withdrawal from a state is an evasion of this responsibility which imposes undue burdens on companies seriously attempting to accommodate the reasonable requirements of the insuring public.

"It is the opinion of this association that current premium levels have not been in effect long enough to prove their inadequacy in view of the present rate of new car production and proportionate retirement from use of obsolete automobiles.

"Whenever loss experience does make premium levels untenable, it is the belief of this association that remedy be gained through revision of those levels or through reclassification of risks rather than through abandonment of a normally profitable field of insurance."

Copies were sent to the National Bureau of Casualty & Surety Underwriters, the National Automobile Underwriters Assn. and the executive committee of the National Assn. of Insurance Agents.

Record Attendance

This was the principal item of business conducted at the largest midyear meeting the association has yet had. There were 200 members and guests at the Long Shore Country Club. David A. North, president, directed the sessions. Oscar H. West, Washington representative of the National association, and John H. Egloff, director of training schools of Travelers, were speakers. Both appeared in the morning session and

Repair, Replace Rule Adopted for New England

New England Fire Insurance Rating Organization has adopted a rule permitting use of the repair and replacement endorsement to the fire policy. This follows by a week or two publication of the same rule by Eastern Underwriters Assn.

The New England rule follows the E.U.A. rule except that in Massachusetts the companies must file a copy of the form that they will use before they can use it. This recalls the fight over the form last year and the eventual passage of a law permitting the writing of the coverage. In Massachusetts as well as the rest of New England repair or replacement must be completed within two years, which is the same as the E.U.A. rule.

Original Premises

The rules in both jurisdictions require replacement on original premises only, and this applies to Massachusetts as well as the rest of New England, even though the Massachusetts law permits replacement on the same premises or some other location in the state mutually agreed on between insured and insurer.

The question of whether to permit replacement on other than the original premises has been debated vigorously by underwriters for some time. In connection with a hospital, a private school, and insured of that character, there is admittedly some justification for the broader underwriting policy. However, underwriters believe this would so increase the moral hazard as to make the writing of the coverage against public policy.

They believe there is inherent in the coverage a certain moral hazard: anyway. An insured may want a new building at any time. However, mercantiles, which depend so directly upon factors of location for their prosperity, might find that because of neighborhood changes it is imperative to move to a new location. Character of location is not so vital a consideration in manufacturing enterprises, so that here the moral hazard is negligible or nonexistent.

in the afternoon some of the members played golf while those not participating in sports joined an agents' forum to discuss elimination of A-1 classification on automobile B.I. and P.D. rates; a \$10 minimum premium on fire policies and agents' qualification laws.

Mr. West told of the activities of his office in connection with insurance legislation.

Business, including insurance, is squarely in the middle of the Washington whirlpool, he said. Insurance men must devote sleepless attention to politics. Insurance is already to politics and politics has reached out and engulfed all business. He urged that insurance men forget the imaginary stigma attached to the word "lobbyist" as Washington activities affect the insurance man and the insurance man must make himself felt in Washington. Neither the association nor the insurance man wish to create fireworks in Washington but they do want to work quietly and patiently to achieve the ends that will be beneficial to the insurance business and to its customers, Mr. West explained.

The insurance business has been misunderstood in Washington because it has failed to tell its story, he declared. The business must get together on what it wants or a real danger is threatening to undermine free enterprise. Insurance is a secondary business and insurance

(CONTINUED ON LAST PAGE)

13 N.A.I.A. Leaders on N. E. Program

An interesting feature of the annual meeting of the New England Assn. of Insurance Agents at Swampscott, Mass., June 19-21, will be the symposium on "Your National Association in Action" the final day with 13 N.A.I.A. executives participating. They include:

Guy T. Warfield, Jr., president: What your National association means to you as an individual agent—service and preparedness.

W. P. Welsh, Pasadena, vice-president and chairman of the executive committee: The position the executive committee occupies in the operation of your National association.

J. F. Van Vechten, Akron, member national executive committee: The position of the national board of state directors in your National association structure.

Frank C. Colridge, secretary, and George duR. Fairleigh, treasurer and assistant secretary: The purpose and functions of your National association staff.

Robert L. Bliss, director of public relations: Your continuing public relations program.

Stuart Brown, actuary: The necessity for sound actuarial services as an association function.

Clarence R. Rauter, assistant educational director: Raising the standards of an association member and employee through education.

Maurice Herndon, assistant Washington representative: The importance of the Washington office in the association structure.

Virgil R. Lee, Chehalis, Wash., executive committeeman: The sphere of the association's legal department.

Robert S. Perkins, Manchester, N. H., executive committeeman: Membership composition—objective of the farm and small town agents and metropolitan agents committees.

O. Shaw Johnson, Clarksdale, Miss., executive committeeman: The financial structure of your National association.

John C. Stott, Norwich, N. Y., executive committeeman: Summarizing and coordinating the association picture.

It will be followed by an open discussion forum.

Charles J. Schoen, Mount Vernon, N. Y., chairman N.A.I.A. financed accounts committee, has been added to the first day's program, talking on "The Bank and Agent Auto Plan Works."

E. Shepley Paul, Auburn, Me., chairman New England advisory board, will preside.

Losses Slight from Midwest Windstorms, Tornadoes

A series of tornadoes and windstorms in Iowa, Kansas, Missouri, Illinois and Ohio last week caused only minor damage in respect to their range. Worst hit towns were Youngstown, O., and Champaign, Ill., where a number of fairly large claims are expected. Total insurance loss will probably not exceed \$300,000.

Some automobile losses are developing from the flood conditions in Iowa and southern Illinois, but it is believed these will be at a minimum.

Aetna Fire Proposal

Stockholders of Aetna Fire, at a meeting June 16, will vote on the proposal of directors to increase capital from \$7½ million to \$10 million. This would be accomplished by issuing 250,000 new shares in the ratio of one new share for each three held at a price that is still to be determined.

Coveted Spot in N.A.I.C. Election Goes to Forbes

**Mich. Commissioner
Placed in Line for
Presidency in 1949**

The election session of National Assn. of Insurance Commissioners at Atlantic City was devoid of any element of contest, inasmuch as these matters were resolved the previous evening in the hotel rooms and lobby.

David A. Forbes of Michigan emerged as chairman of the executive committee, which means if all goes on schedule, he will be elected president in 1949.

W. P. Hodges of North Carolina, who had been one of the four candidates for chairman of the executive committee, was elected as secretary, taking the



J. E. Larson



David A. Forbes

place of Nellis Parkinson of Illinois who declined to continue in that office.

The other two candidates for chairman of the executive committee were W. Ellery Allyn of Connecticut and Luke Kavanaugh of Colorado. It is understood that Mr. Allyn paved the way for resolving the contest by withdrawing from the race. He will be a strong contender next year, it is believed.

Seth Thompson of Oregon, of course, was elevated to the presidency and J. Edwin Larson, Florida, becomes the new vice-president.

Those elected at large to the executive committee are George A. Bowles of Virginia, George Butler, Texas, and Mr. Parkinson. Owen Jackson of Missouri had been nominated, but rather than cause balloting to be conducted, Mr. Jackson withdrew from the race.

The six zone representatives on the executive committee are 1. Knowlton, New Hampshire; 2. Malone, Pennsylvania; 3. White, Mississippi; 4. Duel, Wisconsin; 5. Kavanaugh, Colorado and 6. Sullivan, Washington.

Dineen of New York, the outgoing president, automatically becomes vice-chairman of the executive committee.

Zone Chairmen Listed

The chairmen of the various zones are: 1. Allyn, Connecticut; 2. Bowles, Virginia; 3. Jackson, Missouri; 4. Pearson, Indiana; 5. McKenzie, Arkansas, and 6. Thompson, Oregon.

A project that took shape in the closing hours of the convention and that attracted much attention is the idea of holding a school for insurance department deputies and others that will be particularly concerned about the administration of the new rate laws. This idea had its genesis among the zone 3

(CONTINUED ON PAGE 24)

New W.U.A. "Tabular Stop" Fire Policy

AMOUNT	TOTAL PREMIUM
\$	\$
INSURANCE IS PROVIDED ONLY AGAINST SUCH PERILS AND FOR COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES WHEN ENDORSED HEREON OR ADDED HERETO.	
FIRE AND LIGHTNING	RATE PREMIUM
FIRE AND LIGHTNING AND EXTENDED COVERAGE WHEN (FIRE) EXTENDED COVERAGE ENDORSEMENT IS ATTACHED (E. C.)	
WINDSTORM AND HAIL	

In Consideration of the Provisions and Stipulations Herein or Added Hereto

and of this Company, for the term of _____ Dollars Premium from the _____ day of _____, 19____ {at noon, Standard Time, at location of property involved, to an amount not exceeding _____ Dollars, does insure _____

and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described hereinafter while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at _____

Secretary

President

Countersigned this _____ day of _____, 19____

Agent

Above is reproduced the front page of the new "tabular stop" fire policy recommended by the Western Underwriters Assn. and now approved in most states in the territory of that organization. It is expected that the Western Insurance Bureau will also endorse this contract.

The important feature of this policy is that the first page has been so arranged that all filling in by typewriter can be done with only four tabular stops set. The lines are spaced in harmony with the standard typewriter spacing and thus the typing work can be done without rearranging the typewriter. For example, the stop farthest to the left takes care of the amount (in figures), premium (where it is written out), day of inception, day of expiration, amount of insurance (where written out), name of insured, and date of countersignature. Each other stop similarly takes care of a number of items on the different lines. There are no ruled lines where the typing is done, following the example of a number of other policies.

Third Page Changed

The other important change in the policy is that the windstorm conditions are dropped about 2½ inches from the top of the third page, so forms and endorsements (such as extended coverage) can be pasted at the top of the third page, making the policy a neater folding job. When the 1943 New York standard fire policy was first brought out, it was expected that pasting forms on the third page would be a tremendous improvement over the older contracts, all of which had these pasted in the middle of the first page. The use of optional coverage provisions in the middle west spoiled this, as these provisions were printed at the top of the third page, so the form had to be pasted in lower and made an unsightly and awkward folding job. The approval of insurance departments for this rearrangement, despite the original objection that the form would cover up the windstorm conditions, has cured this. Most forms have been reduced in size so that they are no larger than the policy itself and many are smaller, so the finished job is materially improved.

Western Underwriters Assn. announced last week that Iowa has approved the "tabular stop" policy. This

is effective July 4, when the 1943 New York policy goes into effect in that state. The policy reproduced above is the new Iowa policy, but the setup is the same in all states using the 1943 New York contract, except Wisconsin, where approval has not been obtained as yet. Minnesota has not adopted the 1943 contract and it does not appear probable that it will do so in the near future.

Gorder to Head Illinois Fire Underwriters Assn.

Frederick Gorder, state agent for Phoenix of Connecticut, is scheduled for election as president of Illinois Fire Underwriters Assn. at the annual meeting at Lake Wawasee, Ind., June 18-19. Mr. Gorder is vice-president. He will succeed Ross J. Harmon, Springfield, associate state agent of Home.

More than 100 field men are expected to attend and about 50 guests will be on hand. Principal speaker will be Horace McMullen, chief special agent of the National Board, who will talk on arson.

President Harmon will give his address, and Mrs. Ruth L. Hertz, secretary, will report Wednesday morning. Herbert A. Elkin, state agent for Camden Fire, will speak on fire prevention as secretary of Illinois Fire Prevention Assn. The afternoon will be devoted to golf and other pastimes, including a bridge party for the ladies.

John Brink Joins Father

John E. Brink, youngest son of Earl B. Brink of Detroit, Michigan state manager and resident vice-president of United Benefit Life and Mutual Benefit Health & Accident, has joined his father and an older brother in the Brink agency. He is acting as associate manager. He was married last week to Miss Sue Cote. He served in the army air forces with the rank of captain and flew 121 missions over Europe.

Brown Heads New Office

A Seattle office in the Dexter Horton building has been established by Newhouse & Sayre. In charge is G. Frank Brown, formerly at San Francisco, who has been with the firm since 1931.

COVER UPPED IN TIME

How "Fireproof" Grand Rapids Lodge Building Burned

The report of the estimated \$500,000 fire in the Masonic Temple at Grand Rapids last week provides a good illustration of how supposedly "fireproof" structures can burn. This loss is particularly interesting in that, prior to just a few weeks before the fire, only \$100,000 insurance, with no coinsurance, was carried. The amount was raised to \$1 million, with 90% coinsurance, and some of the coverage was still under binder at the time of the fire.

Built in 1913, the structure was considered "fireproof," although it had a wood roof and wooden joists. The balance of the building was of reinforced concrete, steel and brick, with a forced air ventilating and heating system.

Started in Basement

The fire started in a store room in the basement and was not discovered for several hours. By this time it had traveled up the ducts and the lack of windows in a large part of the building made it impossible for firemen to reach the flames. The roof collapsed and one wall was reported in dangerous condition.

The fact that many buildings are now being constructed with large areas without windows is causing concern to underwriters and fire protection men and the Grand Rapids loss is an excellent example of how this can impede fire fighting.

Another interesting angle of the Grand Rapids loss was that the building was considered so "fireproof" that only four or five of the 25 Masonic lodges using the temple carried fire insurance on their property. Total insured contents loss is estimated at \$25,000.

Four Regulatory Laws Signed in Pa.

HARRISBURG — Gov. Duff has signed four of the seven insurance bills and will undoubtedly sign the other three, which had to be returned to the house for concurrence in minor senate amendments, in a few days.

The Kurtz-Stimmel bills signed so far provide for regulation of rating organizations, authorize payment of commissions to licensed brokers, regulate ownership by domestic companies of stock of other insurers and prohibit unfair trade practices.

Reject Company Offer Under Manitoba Plan

WINNIPEG — The Manitoba government has rejected the offer made by insurance companies to indemnify victims of motor accidents for injuries resulting from negligence of car operators having no insurance and unable to satisfy a judgment. At the present time the unsatisfied judgment fund set up by the government takes care of this feature, but private companies proposed to the government to assume responsibility. The offer made by the companies did not include victims of hit and run drivers, whereas the government plan does.

Pass Mich. Auto Bill

LANSING, MICH. — Just before adjournment, a house bill which requires financed automobile bills of sale to list the insurance coverages in detail, if insurance is included in the finance costs, was passed by the Michigan legislature.

V. R. Smith, president of Confederation Life, has been elected to the board of Dominion Fire.

Winter Named to Chicago Post by America Fore

Herman P. Winter, state agent in Ohio for Continental, has been promoted to executive assistant in the western department of America Fore group at Chicago.

He is succeeded as state agent by Roger Olsen, who has been special agent assisting Mr. Winter. E. W. Cunningham becomes special agent in central and southern Ohio.



H. P. Winter

Mr. Winter has been with America Fore for 26 years, starting in the farm department at Chicago. Later he was made special agent at large for the farm department, and in 1926 was transferred to Ohio as farm special agent. In 1929 Mr. Winter was transferred to the recording agency department as special agent for Fidelity-Phenix and the next year went to Columbus as state agent.

He is a past president of the Ohio Fire Underwriters Assn., and a past vice-president of the Ohio Fire Prevention Assn.

Mr. Olsen joined America Fore in 1935 and became Continental special agent in Ohio five years later. He was in the navy for two years during the war.

Mr. Cunningham started as a clerk at Chicago in 1935. In 1939 he was named special agent at large for the general cover and inland marine departments until 1939 when he became inland marine examiner in the western department. He served in the field artillery for nearly four years.

Says Cost Accountants Can Help Control Loss

SAN FRANCISCO — Cost accountants who do the insurance buying for their firms can assist in controlling fire losses, P. D. Kingsley, superintendent improved risk and production department of Fireman's Fund, told the San Francisco chapter of the National Assn. of Cost Accountants. He said brokers also should assist in controlling losses and should obtain the best coverages for economical costs.

He said the broker must know his business and be competent, he should render adequate inspection service periodically and be able to locate hazards and give suggestions for correction, he must be able to give engineering and rating service, know valuations under the client's business in order to secure the proper coverages peculiar to it; he must be competent to devise "tailor-made" coverages and forms, give guidance and advice in event of loss, and see that the business is well secured in a sound company.

Nebraska Annual Meeting

The annual meeting of Nebraska Assn. of Insurance Agents will be held at University of Omaha Oct. 27-29. This meeting will be in conjunction with a school sponsored by Omaha Assn. of Insurance Agents, Nebraska Assn. of Insurance Agents and other insurance organizations.

Camden to Boost Capital

Camden Fire, it is reported, is seeking SEC clearance of a program to sell 100,000 additional shares of \$5 par value stock.

United Benefit Fire of Omaha has been licensed in Ohio. Allied Fire of Utica is withdrawing from Ohio as of July 1.

Western Insurance Bureau Meets at French Lick

New Constitution Adopted—H. A. Clark Re-elected as President

FRENCH LICK, IND.—The annual meeting of the Western Insurance Bureau was held here Tuesday and Wednesday of this week. Herbert A. Clark, western manager of Loyalty group, is president. In fact there has not been another president of this organization for many years. Mr. Clark is one of the ablest fire underwriters in the country, has made a success of everything he has undertaken and is held in great esteem by the Bureau people.

W. S. Whitford, president of Millers National, who is Bureau treasurer, could not be present and A. A. Krueger, executive vice-president of Millers National, read his report. R. R. Mittelbush, vice-president Security of Davenport,



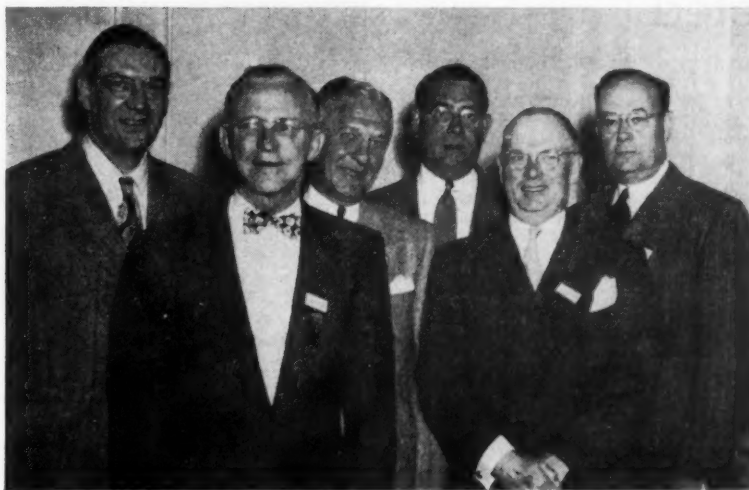
HERBERT A. CLARK

read the report of the uniform forms committee. There is always at Bureau meetings a report of the field club committee of which R. S. Danforth, vice-president of Millers National, is chairman. He was not present but the report was presented by Lloyd W. Brown, assistant manager of the Loyalty group, member of the committee. President H. A. Clark spoke for the directors, of which he is chairman, and dealt with the assessment levied to maintain the organization and the public relations program. The Bureau is cooperating with the Western Underwriters Assn. on this point; both adopting the same course.

Comment on Revision of Rules

The most important part of President Clark's report was his comment on the revision of the rules and by-laws of the Bureau. He personally has been giving much time to this and the report had been carefully read by counsel. The old constitution and by-laws of the Bureau were repealed and superseded by a draft submitted by a special committee consisting of Mr. Clark, W. S. Whitford, president Millers National, and Secretary Fred C. Schad. It was adopted with very few changes. The by-laws had been drafted so that they would be in line with the U. S. Supreme Court decision in the S.E.U.A. case, and also

N.A.I.A. Leaders at N.A.I.C. Parley



National Assn. of Insurance Agents was especially well represented at the Atlantic City convention of National Assn. of Insurance Commissioners. The group also had an opportunity at that time to survey the facilities for the annual meeting of N.A.I.A., which is to be held also at Atlantic City, in October.

From left: Frank C. Colridge, secretary; John C. Stott, Norwich, N. Y., member of executive committee; Oscar H. West, Washington representative; Guy T. Warfield, Baltimore, president; Al Abrahamson, Omaha, and Walter Sheldon, Chicago, chairman metropolitan agents committee. Picture by H. H. Fuller, deputy U. S. manager of Zurich.

to be in accord with public law 15. President Clark, in reviewing the by-laws, emphasized the impact of the Supreme Court decision and public law 15 on insurance. He stated that it would be very necessary for the Bureau to adjust its by-laws to the new conditions. He took up seriatim the various points in the by-laws that had to be considered and explained why the changes were necessary.

Public Relations Report

Mr. Whitford was on the program for presentation of the public relations committee report. He and President Clark constitute the public relations committee and they act in concert with the similar committee of the Western Underwriters Assn. Therefore, Mr. Clark, himself, presented the report.

Mr. Clark and Mr. Danforth constituted the committee on the change in policy forms to conform to the new New York standard policy. Mr. Clark explained the situation in various states where the policy had been presented for statutory action. He dwelt on the action of states which have already adopted the new form. He further explained the tabulator stop policy which has already been adopted by the Western Underwriters Assn. It is something new and does not make any change in the verbiage of the contract itself.

Loss Adjustment Report

J. C. Hiestand, secretary of Ohio Farmers and chairman of the loss adjustment committee, brought forward a number of conditions that have come to light owing to the war condition, lack of help and the danger of local agents taking too much of a hand in selecting adjusters and making adjustments. He followed in a considerable way the report of the loss adjustment committee that was made at the Western Underwriters Assn. by L. E. Grigsby, assistant manager of Hartford Fire. Mr. Hiestand agreed that Mr. Grigsby had brought up many points that were vital and should be considered at once.

Mr. Clark appointed as nominating committee for election of directors A. A. Krueger, Millers National, and R. E. O'Rourke, vice-president, Dubuque Fire & Marine. The committee recommended for directors H. A. Clark, F. G. Green, Standard of Trenton; L. W. Brown, Loyalty group; J. C. Hiestand, Ohio Farmers; C. D. James, Northwestern National; C. J. Schrup, Dubuque F. & M.; W. S. Whitford, Millers National,

and R. R. Mittelbush, Security of Davenport. They were unanimously elected. President Clark also appointed a nominating committee for recommendation of officers consisting of J. C. Hiestand and Mr. Breen. H. A. Clark was recommended for president and chairman of the board, C. D. James for vice-president, W. S. Whitford for treasurer, R. S. Danforth and A. A. Krueger for assistant treasurers and F. C. Schad for secretary.

It has always been the practice of the Bureau following the election of directors to adjourn the members meeting and then have a meeting of directors who elect the officers. Then the members reconvene and the report is made by the nominating committee of the officers that have been recommended.

Those recommended for honorary membership were Archibald Kemp and Herman Ambos, former vice-presidents of the Loyalty group, who were placed on the retired list last year.

President Clark at the beginning of the meeting appointed an entertainment committee consisting of L. W. Brown, Loyalty group, and Mr. Hiestand. The press committee consisted of Mr. Clark and Vice-president James.

Associate Members Class

The Bureau membership now consists of three classes, regular, general agency and honorary. Under the new program there was an additional class created named as "associate members." This class consists of junior officers of companies.

There were a number of ladies present and there was plenty of golf. Tuesday evening the Uniform Printing & Supply Co., gave a cocktail party.

Russell D. Hobbs, manager of the Western Actuarial Bureau, reported for the subscribers committee at one of the sessions.

Pa. Auto Dealer Bill Loses

HARRISBURG, PA. — Legislation designed to prevent automobile dealers from being licensed as part-time insurance agents was returned to the house insurance committee yesterday by a vote of 95 to 57. The bill would also prohibit other dealers in products on which they write their own insurance from engaging in the insurance business.

Opponents of the bill described the move as a "death blow" to the legislation.

F.I.A. Cancels RFC Business Effective July 1

Puts End to 10% Discount; Marsh & McLennan Takes Over

WASHINGTON—Factory Insurance Assn. is pulling out of government business to a considerable extent. It has withdrawn from the field of business with RFC, effective June 30. Policies covering RFC wartime-built and owned plants, and machinery and equipment in them, now under lease to other parties will be canceled, it is announced. No official reason is given for this step.

The new program of RFC insurance is not applicable in connection with installment sales of surplus RFC properties being disposed of through war assets administration. Under its new program, RFC is placing insurance on leased plants through the brokerage house of Marsh & McLennan. In the past RFC lessees have been permitted to place insurance with approved companies according to approved plans in some cases, it is understood. Whether this is a permanent or temporary arrangement could not be learned in official circles. However, it was said RFC was "forced" by the F.I.A. decision to make other arrangements.

Insurance for RFC in connection with its loans and otherwise has been handled by several other groups of underwriters than F.I.A., it is stated. Hugh Colwell, head of the RFC insurance section, had no comment on the situation outlined above.

F.I.A. is also withdrawing from the field of insurance for the war assets administration, which has been disposing of surplus government properties of many kinds by installment sales, lease and otherwise, thus necessitating a change in the WAA insurance program.

The F.I.A. arrangement was originally with the old Defense Plant Corp. This business was written at a premium discount of 10% and with the brokers commission cut by 10%.

This arrangement was entered into during the war, but even so the special rate for the government agency at the cost of the producer caused much indignation in the ranks of agents and brokers and the insurance commissioners were troubled by it.

Question of Terminology

Government officials concerned with the change in government agencies' insurance programs state it is not accurate to say that the F.I.A. coverage with RFC and subsidiaries was written at 10% below manual rates.

The fact is, according to these officials, that this business was written at the full rates, but the commissions of agents and brokers were limited to 5%. Beginning about Jan. 1, 1946, however, the officials say, agents and brokers have been getting full commissions.

Besides the business changed over from F.I.A. to Marsh & McLennan, other groups of underwriters will continue to handle a certain amount of RFC business.

A complete revision of the insurance program of war assets administration on surplus plants leased to private business, will become effective July 1, the agency announces.

Its statement said that in formulating an insurance program for war assets administration, requirements imposed were those generally followed by Reconstruction Finance Corp. and Defense Plant

(CONTINUED ON LAST PAGE)

Point in Jewelers Block Policy Is Interpreted

NEW YORK—The Osman Bros. decision given not long ago by the municipal court of the borough of Manhattan is regarded with interest by inland marine claims men because it has no reported precedent. Also, it deals with paragraph (k) of the jewelers block policy which is considered by many adjusters to be the most frequently misconstrued portion of that contract.

The law committee of the Inland Marine Claims Assn. discusses the case in bulletin No. 10. The association is an unofficial forum for discussion among inland marine claims men, and the article does not reflect the opinions of the association, any of its members or companies with which members are associated.

The first sentence of paragraph (k) reads: "No claims shall attach for any unexplained shortage." The bulletin of the law committee, which is headed by Harold S. Daynard of Jones & Whitlock, points out that it is conceded by everyone familiar with the jewelers block policy that the sentence referred to excludes what is customarily known

"inventory shortages". Where, however, there is an unexplained loss not involving a shortage discovered by the taking of inventory, the policyholder's representative will often insist, notwithstanding the specific language used, that the clause is limited to inventory shortages.

In the Osman case, the policyholder, a retail jeweler, accepted three items of jewelry from a customer for repairs. He did the work required and when finished placed the three items in an envelope marked "repairs". He then put the envelope in the safe which he kept on his premises. Several weeks later the customer called for his property. The jeweler discovered that one of the three items was missing, and a search for the item proved fruitless. The jeweler had no idea when or how the loss occurred. He filed claim under his jewelers block policy since its coverage includes, subject to the exclusions, the property of customers. The claim was declined, and the jeweler sued.

He claimed that exclusion (k) referred only to inventory shortages; that

Four Veteran Camp Followers



Four veteran camp followers of insurance commissioners conventions at meeting at Atlantic City:

Harry H. Fuller, deputy U. S. manager of Zurich; Orville Ware, assistant legislative counsel Northwestern Mutual Life; Thomas Watters, Jr., National Board, and Frank J. Agnew, National Board, San Francisco.

A GOLDEN OPPORTUNITY!

The honest man who buys insurance to protect his property abhors fire. Yet he lacks the training to recognize the many hazards evident to experienced fire insurance men.

Could underwriters personally interview all the people they insure and see all the risks they assume, our fearful toll of fire loss in life and property might be substantially reduced.

So much has already been done along these lines that it should spur us all on to greater achievement.

In the routine of solicitation, agents and brokers have a golden opportunity to point out fire hazards, thereby helping to make our country safe.

PEARL **AMERICAN**

HOME OFFICE: 19 RECTOR STREET, NEW YORK 6
CLEVELAND, 313 BULKLEY BLDG. NEW YORK, 26 CLIFF STREET
PHILADELPHIA, 525 CHESTNUT ST. CINCINNATI, 1417 CAREW TOWER
SAN FRANCISCO, 369 PINE STREET CHICAGO, 175 W. JACKSON BLVD.

the term shortage referred to a diminution of inventory; that the exclusion therefore does not apply to customers' goods which never became a part of the jeweler's stock but was kept apart in a safe, and also that the policy is an all risk one that should be construed broadly—and all doubts arising from the language used in the policy must be interpreted most strongly against the insurer.

No legal precedents were cited in support of these contentions as none could be found which touched on the issue.

Position of Insurer

The insurer took the position that the loss was an unexplained shortage, that the term shortage is not limited to losses on taking inventory, and that this is clearly illustrated by the second sentence of clause (k) which excludes concealed shortages in transit, thus indicating an intent to use the term shortage synonymously with loss in the clause; that there is therefore no distinction between a loss and a shortage as referred to in clause (k) and hence any unexplained loss is an unexplained shortage, and that no liberality of construction in favor of insured should permit the inclusion of a risk which has been expressly excluded by the terms of the contract.

No Opinion

There was no opinion rendered in the Osman brothers case, and an appeal of the decision recently was withdrawn, leaving the insurer the winner.

The law committee points out that the jewelers block policy originally was designed to fill the need of the jewelry industry for a single policy containing all of the individual coverages ordinarily required by jewelers but up to that time available only in separate policies. The average jeweler, in order to cover himself more or less adequately, would require these policies: fire policy on stock, furniture and fixtures; burglary policy that also covered damage caused by burglary; salesmen's floater; transit floater, and registered mail and airmail policy. With these policies, five important sources of loss remain uninsured, namely, sneak thief losses where proved as such, messenger losses, lost or damaged property out on memorandum, damage by dropping or breaking, and ordinary theft where there is definite proof of same but without evidence of forcible entry.

The jewelers block policy was designed to cover all of these hazards, but none of the separate coverages intended to be embraced in the block policy insured against unexplained losses or disappearances. To clarify this point the exclusion (k) was specifically set forth. To prevent a narrow construction of the clause, it now does not employ the term "inventory shortage" but rather "unexplained shortage" which obviously, is broader.

Average Annual Fire Loss 1937-46 Is \$366 Million

The average annual fire loss for the 10-year period 1937-1946 was \$366,250,000, according to a survey of the National Board. July has become the month of lowest losses, replacing June, while December remains the biggest. Although the average annual loss was \$366 million, this total was not reached until 1943, the tremendous increases in the last four years accounting for the shift upwards.

The average monthly fire losses have almost doubled in 10 years, that figure in 1937 being \$23,726,000 and in 1946, \$46,790,000.

Lyons Wis. Special Agent

Eugene H. Lyons has been appointed special agent in Wisconsin for National Fire. He started in a local agency at Ashland, Wis., where he remained until he joined the coast guard in 1943. On receiving his discharge he went with a local agency at Fond du Lac, Wis.

He will have headquarters at Milwaukee, under State Agent Mulcahy.

Tenn. Mutual Agents Meet

KNOXVILLE, TENN.—More careful selection of risks and a better competitive position for mutuals in the event of a postwar business recession were the chief topics of discussion at the annual meeting here of the Tennessee Assn. of Mutual Insurance Agents. In a round table discussion, interpretations were given of the new Tennessee fair practices act and the recently enacted Kentucky financial responsibility law.

Utah Agents' Meeting

The Utah Assn. of Insurance Agents will hold its annual meeting Aug. 13-14 at Salt Lake City.

PROTECTION ASSURED

THE MANHATTAN
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INSURANCE COMPANY
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PARABLE OF THE GOLD DOME



Amaturus was speaking of landmarks. "Have you heard of the Tomb of Abbas II? It was crowned with a dome of gold—a landmark for all to see.

"One night," continued Amaturus, "when a descendant of Abbas lost his way in the moun-

tains, he pushed ahead to a summit, where he fell, exhausted. He awoke at dawn to see the first rays of the morning sun touching the famous gold dome. And although it was far off, he felt safe. He had recognized a landmark which now was a symbol of security."

When fire or hurricane sweeps all away, a good company's name on your insurance policy becomes *your* symbol of security.

—D. S. Butler

The National Fire Group

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
MECHANICS and TRADERS INSURANCE COMPANY

FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK
TRANSCONTINENTAL INSURANCE COMPANY

UNITED NATIONAL INDEMNITY COMPANY

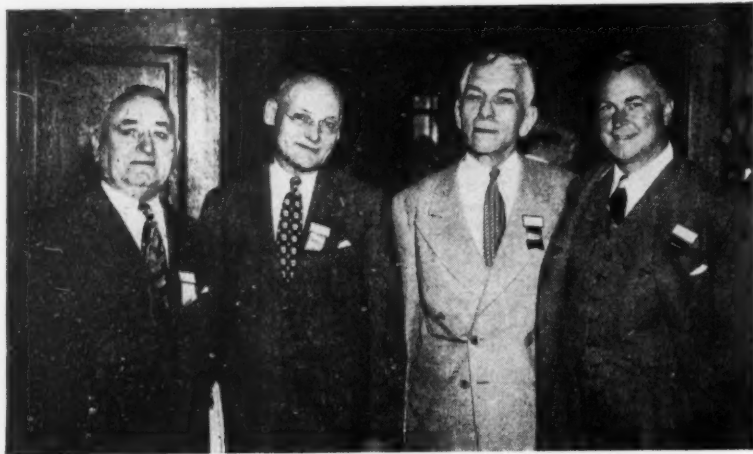
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175 W. JACKSON BLVD., CHICAGO 4, ILL.



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234 BUSH STREET, SAN FRANCISCO 20, CAL.

MEMBER THE ASSOCIATED AVIATION UNDERWRITERS



AT INSURANCE COMMISSIONERS' GATHERING AT ATLANTIC CITY:

W. A. Sullivan, Washington commissioner; Seth B. Thompson, Oregon, new N.A.I.C. president; E. W. Sawyer, counsel for insurance brokers and casualty general agents, and Maynard Garrison, vice-president of Fireman's Fund. Picture by H. H. Fuller, deputy U. S. manager of Zurich.



American Equitable Assurance Company of New York

Organized 1918

Globe & Republic Insurance Company of America

Established 1862

Merchants and Manufacturers Insurance Company of New York

Organized 1849

New York Fire Insurance Company

Incorporated 1832



Corroon & Reynolds, Inc.

MANAGER

92 William Street, New York

Losses paid exceed Three Hundred Fifty Million Dollars

Give Handsome Sendoff to Charles F. Thomas

The dinner at the Blackstone hotel, Chicago, Friday for Charles F. Thomas, on his retirement as Western Underwriters Assn. manager, brought together a group of about 130 that comprised most of the top managerial talent in the west in company and organization ranks, plus many easterners who made the trip because of their affection for Mr. Thomas, and then there were a sprinkling of agents who had been in particularly close liaison with the honored guest throughout the years. It was an evening of great sentiment and yet the pace never got lugubrious, as most of the reminiscences that were evoked were of the kind that brought smiles and laughter.

The climax came when S. M. Buck, vice-president and western manager of Great American, on behalf of the assemblage, presented Mr. Thomas with the keys to a new convertible Cadillac car. It is customary on occasions such as this to present the honored guest with a handsome gift, and Mr. Thomas undoubtedly expected that sometime before the evening was over, there would appear something of a pretty fancy nature, but he obviously was unprepared for such a magnificent present as this. He was much affected, but since he had prepared a talk in writing, he was able to proceed.

C. W. Ohlsen Leads Off

C. W. Ohlsen, western manager of Sun and president of W.U.A., presided. Before turning the microphone over to John C. Harding, Springfield F. & M., as master of ceremonies, Mr. Ohlsen delighted the group with a verse that he had composed in which were strung together many of the original figures of speech for which Mr. Thomas has become famous.

Mr. Ohlsen remarked that the absence of cliques throughout the years in W.U.A. is in a large part due to the wholesome influence of Mr. Thomas. He has always followed the policy of listening and then giving his fair opinion. He also spoke of Mr. Thomas' ability in relieving tense moments by making some salty observations.

Others who spoke included Wilfred Kurth, former president of Home, who was an especially fond admirer of Mr. Thomas, and who remained on the governing committee of W.U.A. because of his personal feeling for Mr. Thomas; A. F. Powrie, western manager of Fire Association; E. A. Henne, vice-president and western manager of America Fore; Charles H. Smith, vice-president and western manager of Hartford Fire; C. M. Cartwright, THE NATIONAL UNDERWRITER, and George Carter, head of the Detroit Insurance Agency, who got a great laugh when he remarked that company executives are great fellows at night, when they don't have to say "No."

Harnessing the Talents

"If you ever learn how to say 'Yes,' what a great business it would be," he declared.

He said that Mr. Thomas has done much to harness the talents of individuals for collective, constructive purpose.

Also at the head table, but not speaking were John M. Thomas, president of National Union and brother of Charles F. Thomas, and W. N. Achenbach, retired western manager of Aetna Fire, and former W.U.A. president.

Among those present from out of the city were Ivan Escott and Leonard Peterson of Home; Olaf Nordeng, Automobile; Earl Patton, Northern of England; John F. Stafford of Lake Wales, Fla., retired western manager of Sun; W. K. Maxwell, Lincoln, Ill., retired western manager of Hanover; Harry E. Helm, Fidelity & Guaranty; C. A. Dossall, St. Paul F. & M.; Raymond Waldron, Detroit Fire & Marine; W. H. Hotchkin, Royal-Liverpool; C. M. Kerr,

Jr., Farmers of York.

Mr. Thomas was introduced to his new car Saturday noon. It was secured through the assistance of George Carter. Following the banquet a telegram was sent to the General Motors' executive who saw that the deal went through and was signed by the officers and governing committee of W.U.A. E. H. Born, the new manager, takes over Mr. Thomas' old car; a Chrysler.

Fred W. Koeckert, U. S. manager of Commercial Union, who is vice-president of W.U.A. and is on his way back to this country, sent a cablegram from his vessel in which he spoke in high terms of Mr. Thomas.

Rodda Tells Truckers How They Can Get Lower Rates

An outline of improvements that can enable long haul truckers to obtain lower insurance rates was suggested by William H. Rodda at the freight claims section meeting of the American Trucking Assns. at Washington.

Mr. Rodda, as secretary of Transportation Rating Bureau, listed a number of factors upon which truck rates are made. The most important, he said, is driver selection and control. The big difference between truck lines with exceptionally good loss ratios and those with ordinary or bad ratios is primarily in selection, training and control of drivers, he said. The best truck driver is a man over 30 and a credit is given when 90% of drivers are of that age or more.

Credit also is given for vehicle maintenance practices. Daily examinations by mechanics are a good safety practice, whereas rundown equipment is likely to indicate sloppy operation in other respects, he asserted.

An efficient check-in and check-out system, which truckers have objected to as expensive, is not, he stated, when insurance savings and added efficiency are counted in, and the same is true of fire safety devices for trucks on the road, such as safety gasoline tanks and over-turn switches.

Automatic alarms and other devices to protect valuable cargoes also were suggested by Mr. Rodda. He also proposed that valuable cargoes be broken down into two or more loads and the additional handling expense can be saved through a reduction in rates.

Other credit features are abstinence from hired-unit operations, whereunder companies use men from other truck lines or free-lance owners of tractors to pull their loads, and a reduction of fire hazards in terminals.

F. K. Guck Is Retiring

Frederick K. Guck, who has been special agent of Hartford Fire and Citizens in the northern Peninsula of Michigan since 1919, is retiring.

Basil Jones, who has for several years, except for war service, been in the western department office of Hartford, succeeds Mr. Guck in northern Michigan.

AGENCY MGR.

Here is a top notch man age 41, capable of handling an agency or fire insurance department, with an engineering background. This man is a real producer with both stock and mutual experience. Prefer Chicago territory.

FERGASON PERSONNEL

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S.E.U.
Weav

B. F. W. of Royal, eastern U. nual meet Ransome, partment chosen vi In his Whitner, southern there wil equipped ate terrig going co uniformi practices. izations n sibility of there wil ination.

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S.E.U.A.

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S.E.U.A. Elects Weaver President

B. F. Weaver, assistant U. S. manager of Royal, was elected president of Southeastern Underwriters Assn. at the annual meeting at Virginia Beach. E. M. Ransome, manager of the southern department of Commercial Union, was chosen vice-president.

In his presidential address, Caspar F. Whitner, associate manager of the southern department of Hartford Fire, said that S.E.U.A. is now properly equipped and with the authority to operate territorywise as a newly geared going concern to bring about greater uniformity of wholesome activities and practices. He said that all such organizations must now assume the responsibility of regulating themselves so that there will be no injustices or discrimination.

Indications point strongly to improved theories of government whereby conduct of business will take shape from the conference table rather than by punitive actions of law, he said.

"Ours is the opportunity to practice self-regulation in a trustworthy and conscientious way, and in such a manner that those in government will have full confidence in us and a desire to cooperate. The good in business comes from business itself, and is not super-imposed by the hand of force. Let us have no fear of using the conference table with supervising authorities. We do not, and should not, need to lean on government to decide the course of the business, but it is well known that in the past we have perhaps been inclined to stay away from those in authority for the state. Should we not now give fair trial by experiment, earnestly and sincerely, to the new theory of ironing out vexing problems at the council table?" he asked.

S.E.U.A. Has Met Challenge

Mr. Whitner said that S.E.U.A. has met the challenge to improve routine activity by studies conducted looking to coordination and dissemination of these activities into the individual states. Engineers and other personnel are being encouraged to equip themselves to carry additional responsibilities. He said a striking example of the manner in which the organization functions in the public interest for the benefit of rating bureaus in the several states is the service rendered by the engineering department, following the Winecoff hotel disaster. Much time has been spent with state and municipal officials in assisting them to prepare suitable laws and ordinances for fire safety.

The president said that during the past two years there has been coordination of S.E.U.A. public relations with that of the National Board. The organization period is past and the program is beginning to gain momentum.

He said it was not being too optimistic to predict that the officers of the state advisory committees will provide the liaison that will be needed in a program of expanding practical uniformity.

St. Paul Mutual Now Celebrating 50th Year

St. Paul Mutual is this year celebrating its 50th anniversary. The company writes broad form windstorm and hail on farm buildings and personal property in Minnesota, Wisconsin, South Dakota and Iowa, and has about \$72 million liability on this class. It is a strictly agency company.

Assets as of Dec. 31, 1946 were \$275,063 and the surplus was \$132,103. Unearned premium reserve totaled \$116,380.

St. Paul Mutual is a charter member of American Mutual Reinsurance of Chicago.

O. J. Wold is president; Joseph Klaers is vice-president, and R. E. Lehman is secretary and manager.

Multiple Line Act Signed

LANSING, MICH.—Just before adjournment of the Michigan legislature Gov. Sigler signed the bill which permits the writing of multiple lines, direct or reinsurance, by carriers having at least \$1 million in paid-in capital or capital and surplus.

He also approved the bill which extends the emergency act permitting insurance with private carriers of the state liquor monopoly's warehouse liquor stocks and of the health department's laboratory serums and similar high value products, and includes enabling

legislation for writing steam boiler cover with private carriers.

Plan Mont. Prevention Program

HELENA, MONT. — Preliminary plans for a state-wide permanent fire prevention program were discussed at a meeting here by Gov. Ford, Fire Marshal Carney, Fire Chief Baker of Lewiston and F. J. Sullivan of the Pacific Fire Rating Bureau.

The program would be patterned on the one outlined at the President's conference.

Official Guide for Trailer Coaches Out July 1

Recording & Statistical Corporation is issuing an "Official Trailer Coach Guide," which will be a companion to the "Official Automobile Guide" of this organization. The new publication, which will appear July 1, has been adopted as official by the Trailercoach Dealers National Assn. and will include factory certified specifications, factory delivered prices and average retail prices.

Two editions a year, July and January, are planned for the time being.

PROPERTY INSURANCE

What's "co-insurance"?

That word has confused insurance buyers for more years than we'd care to count, yet co-insurance is a perfectly logical and simple thing. To "co-insure" means to "share a risk".

Let's say you and Mr. Jones, next door, both own neighborhood stores worth \$10,000. Jones buys a \$5,000 policy on his store at a cost of \$15. You, being sensible and provident, buy a \$10,000 policy at twice the cost: \$30.

Obviously there are more small fires than big ones. If you both had \$2500 fires, without co-insurance Jones would collect just as much as you would, although he paid only half as much for his protection. That certainly wouldn't be right!

The rates are based on reasonably complete coverage. It wouldn't be fair to those who buy insurance in the full amount of the value of the property if those who buy only partial insurance often secured just as much benefit from their policies.

It was because of this unfairness to people like you that co-insurance clauses — providing for sharing of the risk by property owners who have insufficient insurance — were put into policies. If you and Jones both had policies with 80% co-insurance clauses, Jones would be penalized for his insufficient insurance. That clause provides that if Jones didn't have at least \$8,000 insurance he would share the loss with the company to the extent to which his insurance failed of that amount. On his \$2500 fire he would be entitled to only 5/8ths of the amount (since he had 5/10ths instead of 8/10ths insurance), or \$1,562.50. You, with your \$10,000 of insurance would get your full \$2500. And why not, since you paid twice as much as he did for protection?

However, it isn't that simple. In many types of policies there is no co-insurance, and in others it doesn't apply to very small losses. Where the possibility of a total loss is practically non-existent, it might be wiser to pay a slightly higher rate per thousand for a policy with a 50% co-insurance clause. Deciding what's the best thing for you is the job of your local insurance man. Whether you have only a little property or must invest thousands every year in insurance protection, his personal services are essential because only he can supply you with the best protection for the least money. One way to make certain that he'll do the best possible job for you is to be sure that he represents one of these companies: the Security Insurance Company of New Haven, The East & West Insurance Company of New Haven, the New Haven Underwriters, The Connecticut Indemnity Company.



SECURITY
Insurance Companies

Home Office: New Haven, Connecticut



For each time a client actually asks you such a question about an insurance policy, ten of them wish you would explain—but don't want to ask. One way to gain friends for insurance is to help people to understand their policies better.

That's the way the Security Insurance Companies are helping their agents, and all agents, to improve the public relations of property insurance. It will take a lot more than just this column (from Time, June 23) to make co-insurance clear to everyone who owns a policy with a co-insurance clause,

but this will certainly help.

It will be of especial assistance to the agents of these companies because they are supplied with attractive reprint folders to send to their clients and prospects. The folder is entitled, "What's 'co-insurance'?" — Our June column in TIME gives the answer.

Thus each of our agents has the opportunity to present this to his clients as his column in one of the leading newsweeklies every month. Each column answers a different question, and every one is a question that agents answer hundreds of times a day all over the country.

Security Insurance Companies

HOME OFFICE: NEW HAVEN, CONNECTICUT

Security Insurance Company of New Haven
The East & West Insurance Company of New Haven
New Haven Underwriters
The Connecticut Indemnity Company



1841 — "SECURITY." THE NATION'S WATCHWORD — 1947

POINTERS FOR LOCAL AGENTS

Insurance Soil Fertilized by SEP Liability Article

Publication of the article, "When Will You Be Sued?" in the Saturday Evening Post and its subsequent issue in Reader's Digest has stimulated sales of the comprehensive personal liability policy and has aroused an interest in insurance beyond the boundaries of that coverage. In this atmosphere agents who have exerted themselves have made sales not only of the personal liability policy but of other coverages as well.

One large company reports that it has sold approximately 7,500 comprehensive personal liability policies since the Saturday Evening Post article was published and the company began to

send it to its agents in the form of reprints. These policies each has averaged \$25 in premiums, indicating that most of them were sold on the three year basis and some at higher than the basic limit of \$10,000. Companies that have put on no special drive for the business report an upsurge in the number of policies written.

Advantages of Such Sales

One observer who has followed closely the effects of publication of the Hubbard Hoover article, states that there has been developed a psychology that will influence sales way beyond the

comprehensive personal liability coverage itself. People undoubtedly have been made claim conscious, but this in turn makes them insurance conscious, which is the objective desired. Agents are faced with the necessity of selling their own clients in order to protect their accounts. They should sell to others in order to get new accounts, and they should sell to everyone they can if they believe that they should provide all the insurance that the public needs and that the agent can persuade them to buy. Certainly there is an obligation on the agent to protect his clients with the policy.

Where agents have conducted small or large campaigns on the comprehensive personal, they have discovered they have also sold a lot of other business, which is always true of a campaign that arouses their sales enthusiasm.

Premium Isn't Low

Some agents have been reluctant to promote the comprehensive personal because "the premium is too low." The experience of those that have pushed the policy shows that the premium isn't low, that they can readily sell a three year policy for \$25 rather than a one year policy for \$10; that frequently they can increase the limits from \$10,000 to \$50,000, which builds up the one year premium to \$13 and the three year premium to \$33.75. If the policy sold for a much greater premium, it then might meet sales resistance and be considered by agents as too high.

Some of those agents who have conducted a successful campaign on comprehensive personal in recent weeks were of the mind that the premium was too low to spend a great deal of time promoting it. Many of the agents who thought the premium too small to spend much time promoting the policy used the reprint of the Saturday Evening Post article as a mailing piece and then followed up on the phone three or four days later. They completed many sales on the telephone, and uncovered leads to additional business.

It is true that underwriters are somewhat afraid of campaigns of this kind because they tend to make the public claim conscious, but how is it possible to sell insurance without making the public claim conscious? Until a person is aware of the risks he is running, he is unlikely to spend cash for insurance to cover those risks.

S. C. Veteran Course Shows Good Results

The secondary training course of the South Carolina Assn. of Insurance Agents will start next fall for the 36 men who have completed the primary course, H. P. North, manager, announced at the meeting which the association held at Myrtle Beach. The course, which has been approved by veterans administration, will run for two years. The elementary course just completed was six months in duration and will be followed by nine months of intensive study of fire insurance and nine more months on casualty insurance.

Of the 41 men who enrolled for the primary course, there were no failures. Two of the original enrollees entered the employment of insurance companies as field men, two others acquired an interest in agencies and hence became ineligible, while the fifth person to drop out received a disability rating and was transferred to another training program.

Courses are conducted by private study, under the supervision of an agent who is a member of the association,

other than the student's employer, who also gives the examination. A letter from the regional office of the veterans administration at Atlanta to President J. T. Hudson, read at the meeting, called the South Carolina association course the best planned and administered one in the entire area of that regional office.

"Practical Fire and Casualty Insurance" by Hedges was the text for the elementary course and the "Fire, Casualty & Surety Bulletins" will be used for the two secondary courses.

Okla. 1945 Premium Tax Payments to Be Returned

OKLAHOMA CITY—Commissioner Dickey has been authorized to return all money paid by foreign insurers on their 1945 gross premium tax. Basing his decision on the fact that the legislature has provided other means of collecting this levy, the assistant attorney general advised Mr. Dickey to return the \$48,783 already collected by the state from 12 companies. Six companies had paid under protest and the other six paid without contest, pursuant to a demand by the commissioner, who had been advised by the attorney general to withhold 1947 licenses of foreign companies until they had remitted for all prior taxes.

In the meantime the legislature changed the 1945 law, making payments due at the close of the year instead of at the beginning. The new law provided that taxes paid in advance for 1947 should be applied back on the 1945 debt, which cleared the records of the insurance department of all past obligations.

Ill. Director Calls Parley on Handling Inferior Risks

Insurance Director Parkinson of Illinois has called a meeting June 19 in the auditorium of the Chicago Board to discuss the bill before the Illinois legislature to prohibit fire and casualty insurers from refusing to issue a policy for reasons of race, color or religion or locality of the applicant, and to require each insurer to take its share of "undesirable" business. This is, of course, a very touchy subject, and gets down very largely to the problem of insuring large areas of the run-down Negro community on Chicago's south side. Most of these buildings, it is said, are owned by others than Negroes. Speculators will put hundreds of thousands of dollars into these properties and get their money out as rapidly as possible with no intention of investing in improvements or upkeep.



THINK of it and don't forget it for an instant—311,500 homes leveled or damaged—10,000 lives lost annually by fire. Know the principal causes of fires, take preventive steps without delay.

Are you safe from these principal causes of fires:



Careless use of matches and careless smoking habits.



Faulty heating and cooking equipment—stoves, furnaces, chimneys, flues and pipes.



Misuse of gasoline and all inflammable fluids.



Defective wiring and electrical appliances.

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Excellent unobstructed light.
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Fire Prom

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Fireman's Fund Promotes Three

Arthur T. Fleischauer, manager of the New York metropolitan division, has been promoted to assistant manager of the eastern fire department of Fireman's Fund group at Boston to succeed John E. Clark, who has resigned to join American of Newark on the Pacific coast.

Lee W. Taylor becomes manager of the metropolitan division to succeed Mr. Fleischauer, and Arthur J. Horan succeeds Mr. Taylor as assistant manager of the metropolitan division.

Mr. Fleischauer was named manager of the metropolitan fire and automobile division in New York in 1944.

Mr. Taylor, before joining Fireman's Fund, was assistant manager of Allied Lines Assn. Mr. Horan joins Fireman's Fund after 20 years in the insurance business in production and underwriting.

Cincinnati Assn. Discusses Agency Limitations and Expenses at June Meeting

CINCINNATI—The Cincinnati Fire Underwriters Assn. has formally approved the necessary amendments to its constitution required by its action in abolishing its Class A sole agency membership rule. St. Clair Bevis of the agency limitation special committee gave a minority report opposing continuation of the company four-agency membership limitation requirement. Mr. Bevis made no suggestion for action, but stated he favored tabling his report until resumption of activities in the fall.

He said the committee had made an investigation of board limitation rules and found no uniformity in them, the limitation ranging from one to 12 agencies. In some of the cities having large and strong boards there are no such limitations. He contended that such rules discriminate against the smaller agent.

In the casualty field, there is no such limitation and there is no monopoly.

Theodore Safford, A. W. Shell & Co., pointed out that agents should know what their expense factors are in relation to premium income. An agent cannot well justify his acquisition expense if he does not know what contribution the various expense items make to his operating costs. Agencies with the biggest premium incomes are not necessarily the biggest money makers.

It is likely that the bottom will drop out of inventories and the agent will be left high and dry with a large and expensive organization which could not be justified, he declared.

It is extremely difficult to separate expense items so that they can be accurately allocated by lines. There would be a great difference in costs between a general agency which wrote its own policies and a general agency whose policies were written by a company branch office. The various expense ratios would be helpful if exchanged freely among agents and an individual would be able to compare his costs with that of other agents to find where he is out of line.

The application of F. H. Deters, formerly with Thomas McEvilly & Associates, for membership as the Citizens Underwriters, Inc., was accepted. G. B. Maggini, president, said great distinction had come to Cincinnati in winning the award for fire prevention for cities in its class and also West Shell, A. W. Shell & Co., is the only local agent on the fire prevention committee of 52 appointed by President Truman.

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Fire Equipment on Display for Insurance Exchange Tenants at Chicago

Fire insurance interests in the Insurance Exchange building, Chicago, were treated to a display of fire equipment this week when a small blaze in an air duct on the roof caused smoke to billow forth and brought out seven fire department vehicles.

The fire is believed to have started when someone in the ladies' rest room on the twelfth floor placed a cigarette in the air duct, from when it was swept up to the roof and ignited some lint. The fire department extinguished the blaze promptly and there was negligible damage.

The only disturbance occurred when some of the water dripped into the Hanover western department office on the eleventh floor, and when smoke forced down the air duct routed the ladies from the rest room.

The Insurance Women of Hutchinson, Kan., held their annual bosses day luncheon with 30 present. President Marcella Robb of the Seymour-Welchons agency presided. New officers will be named at the June picnic meeting.

Agricultural Honors Veteran Associates at Watertown

Stuart Morgan, East Lansing, Mich., dean of field men of the Agricultural and Empire State, was entertained at the Jefferson County Golf Club, Watertown, N. Y., to celebrate his 40th anniversary with the companies and his retirement.

Harry and Walter Alexander of M. L. Alexander & Son, Cincinnati, were guests of honor. The Alexander agency, three generations of the same family, has represented Agricultural for 50 years. Also honored were Giles S. Valin, assistant manager of the automobile department, and Howard J. Chapman of the reinsurance department, both of whom have been in the home office since 1917.

Wilson to Talk on Aviation

The next luncheon of the insurance membership group of Union League Club of Chicago, will be held Tuesday, June 17. The speaker will be F. S. Wilson, insurance manager of United Airlints. He will not only speak on the insurance angles of aviation, but will dwell on the commercial aspects and give a general talk on the aviation subject. He is a man well versed in his topic and will give an interesting talk.

Ohio Farmers Promotes Bishop

J. Charles Bishop has been elected assistant secretary of Ohio Farmers and Ohio Farmers Indemnity. Mr. Bishop joined Ohio Farmers at the home office in 1931 and was for nine years in the automobile and casualty departments. In 1940 he was appointed special agent in Indiana and three years later returned to the home office as assistant manager of the automobile and casualty departments. The following year he became manager. In his new position he will continue in charge of those departments.

Big Demand for FCIC Cover

HARTFORD—More than 600 Hartford county tobacco growers have applied for approximately \$3,750,000 of 1947 crop insurance under the Federal Crop Insurance program. Applicants include three-fourth of the county tobacco growers, farming 5,300 acres, or 65% of the tobacco acreage in the county.

John Harrison, secretary of Seeley & Co., Vancouver, has resigned to become manager of the Bell-Irving agencies there.



Me...
Puzzled?



Request your copy of this helpful folder.

Frankly, I was "stumped" when I had to choose between the Completed Value or the Automatic Builder's Risk form. Luckily, I had a copy of the Royal-Liverpool Group's folder, "Looking Ahead... in the Building Field." It certainly straightened me out.

With the increased activity in the building field no insurance agent can afford to be perplexed about how to economically protect this class of clients.

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MICHIGAN FIRE & MARINE INSURANCE COMPANY	DETROIT, MICH.
NEW ENGLAND FIRE INSURANCE COMPANY	SPRINGFIELD, MASS.

OF FIRE INSURANCE COMPANIES

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Distribution pipelines are filling fast. Be ready for the flood of household appliance business which will soon reach your markets.

Inquire about our special Installment Sales Floater.

Our fieldmen can assist you to write a profitable volume of this form of insurance.

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New York

FIELD

Wilkerson W. Va. State Agent for New Hampshire

Herman L. Wilkerson has been appointed state agent for West Virginia by New Hampshire and Granite State, with headquarters in the Trinity building, Parkersburg.

Mr. Wilkerson has been with a local agency in Charleston since 1937, except for three years as an air cadet and radar operator with the army air forces overseas.

Illinois Blue Goose Slates Annual Meeting for July 1

The Illinois Blue Goose will hold its annual meeting and qualifying golf match for the northern Illinois district at the Mohawk Country Club, near Bensenville, July 1. Golfers will tee off at 1 p. m. and the dinner and business meeting starts at 7.

The Alamo Blue Goose, San Antonio, held a picnic at Seguin, with 115 in attendance.

CHICAGO

KAHNWEILER IS FIRM MEMBER

James F. Kahnweiler has become a member of the firm and vice-president of Meyers-Engel Co., Chicago general agents. Son of the late Sidney Kahnweiler, who for 35 years operated Kahnweiler Insurance Service with R. A. Napier & Co. in Chicago, James Kahnweiler went with Meyers-Engel a year ago.

He entered the business with his father in 1936 upon graduation from the University of Chicago. He continued in this capacity with the exception of four years' Army service, taking over all responsibilities in the later years.

Mr. Kahnweiler was overseas for better than two years as a master sergeant and sergeant major of the claim service of the E.T.O. He is holder of the bronze star medal.

C. H. SMITH AGAIN CHAIRMAN

C. H. Smith, Hartford Fire, was re-elected chairman of the governing committee of Western Underwriters Assn. at its meeting at Chicago last week, and S. M. Buck, Great American, vice-chairman. All the members of the committee were present.

Plans for National Meeting of C.P.C.U. Outlined

LOS ANGELES—The Pacific C.P.C.U. chapter, which will be host to the Society of Chartered Property & Casualty Underwriters at its annual convention Sept. 3-5, has announced the general outline of the program. Headquarters will be at the Hotel Miramar, Santa Monica. Sept. 3 will be devoted to registrations and preliminary matters. The first convention session will be at 9:30 a. m., Sept. 4. Presentation of C.P.C.U. diplomas will be made at luncheon that day. There will also be an afternoon session and both morning and afternoon sessions Sept. 5. An excellent entertainment program is being arranged.

Signs Repair, Replace Bill

The Wisconsin governor, over the objection of the insurance department, has signed the bill permitting the sale of the so-called repair and replace cover.

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The Connecticut
The Insurance Company, Hartford, Conn.
1850

FOUTABLE
Fire & Marine Insurance Company
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THE CENTRAL STATES FIRE INS. CO.
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Limit Contingent U. & O. at Unnamed Locations in N. E.

The New England Fire Insurance Rating Organization has introduced a limit of liability on contingent use and occupancy where all locations are not specified. The limitation is to 5% of the face amount of the insurance. The New England organization is the first to publish such a limitation, but other jurisdictions are expected to promulgate similar rules.

The reaction in the business is that fire companies can underwrite contingent U. & O. with a good deal more certainty now than formerly, where this limitation applies. A company may be loaded with fire property damage and U. & O. on a property and then unknowingly assume additional amounts of liability under contingent use and occupancy at an unnamed location which turns out to be the same location.

Where there is no limit, underwriters don't like contingent use and occupancy at all. They will welcome the new rule.

Accident & Casualty Organizing Fire Insurer

NEW YORK — Accident & Casualty is forming a fire affiliate in New York state, Victory General, which it will use to write the fire, theft and collision insurance on automobiles and aircraft on which Accident & Casualty writes the B.I. and P.D. U. S. Manager Ogden Davidson does not plan to put the new fire company into the general fire business.

C. B. Coates Is Slated

C. B. Coates, assistant director of public relations for General Foods, will be one of the main speakers at Akron June 11 when the Ohio people will meet to discuss public relations. He is the son of C. H. Coates who for many years was western manager of National Liberty and then vice president at the head office in New York until he retired.

N. J. Field Club Outing

The New Jersey Field Club will have its golf outing and dinner July 1 at Twin Brooks Country Club, Watchung, N. J. It takes the place of the June meeting.

Now Independent Adjuster

Paul B. Mooney has opened an independent adjusting office at Columbus, O., in the Beggs building. Mr. Mooney was formerly Columbus claim manager for Lumbermen's Mutual Casualty, and resigned that position to open his own firm. He has had 12 years' experience in handling adjustments. His office is equipped to adjust all types of fire, auto and casualty claims.

Names Kan. Steering Group

Byron R. Ward, Glens Falls, president, Kansas Fire Underwriters Assn., has appointed on the executive committee C. E. Bleckley, Northern Assurance, chairman; Edward F. McDermott, Home; F. M. Jackson, Aetna Fire, all of Topeka; W. F. Ehret, America Fore and C. J. Wintrol, Royal-Liverpool, Wichita; Walter E. Scull, Travelers Fire, Kansas City.

New General Adjustment Offices

General Adjustment Bureau, which until last week was Fire Companies Adjustment Bureau, has opened new offices at Hugo, Okla. and Kingsport, Tenn. Frank W. Chambers, Jr., is manager at Hugo, at 118½ West Jackson street. Mr. Chambers has been adjuster at Ada. James H. Short, who has been senior adjuster at Bristol, Va., will be in charge at Kingsport.

North River Wins Subrogation Appeal Against La. Roofer

North River has won a subrogation action in the Louisiana court of appeal against a Shreveport roofer whose employee it accused of negligently starting a fire by his cigarette smoking. Evidence was circumstantial but strong. The best explanation the defendant could offer was that a smoldering rag might have been dropped by an airplane or a bird.

It was proved that both the roofer's employee and his Negro helper had been smoking. The employee admitted he occasionally missed his aim in flipping burning butts clear of the roof.

The judgment was for \$1,953 and was against H. H. Bain Roofing Co.

Hardin Starts Own Firm

George W. Hardin has resigned from the Jacksonville, Fla., general agency of Strickland & Hardin to open his own office in the Greenleaf building of that city under the name George W. Hardin & Co. Morris Butler, who has been special agent for Strickland & Hardin, is associated with the new firm.

Royal Employees Frolic

More than 2,000 employees of the Royal-Liverpool group's head offices in New York City participated in the annual outing at Rye Beach, Rye, N. Y. The trip was made by boat. A skeleton force kept the portals open in New York. This is the first time the big outing has been held since before the war.

The Home group's employees held their annual outing Tuesday. Approximately 2,500 went by boat to Bear Mountain Park where they picnicked and played games.

Walshour Gets N. J. Post

The Meserole group has appointed G. T. Walshour special agent for suburban northern New Jersey. Mr. Walshour has been with the organization many years. J. F. Luehs continues as state agent.

R. I. Lays Goose Egg

The Rhode Island legislature has adjourned without enacting rate legislation of any kind. Hence this state will provide an interesting test of what happens when the federal moratorium runs out and there is no state umbrella over rate making in concert.

Smith to Research Service

Leonard A. Smith has been appointed fire and inland marine manager for Insurance Research Service at Kansas City, Mo. He will be a fire underwriter and field supervisor. Insurance Research Service are general agents for Massachusetts Indemnity.

Mr. Smith has been seven years with the Bruce Dodson group and was for eight years with Western Adjustment at Kansas City.

Insurance Post 513, American Legion, Los Angeles, has rescheduled its annual stag and barbecue for June 21 at the San Fernando valley "ranchito" of

George T. Conklin, assistant vice-president of Pacific Indemnity.

Buckton Joins G. & R.

K. R. Buckton has joined Globe & Rutgers in the loss department. He had previously been manager of the loss department of Alan H. Bonito & Co.

Reimers Life Manager

C. E. Reimers, who has become manager of the life department of the Youngberg-Carlson Co., well known

multiple line agency in Chicago, was educated in the Phoenix Mutual Life agency at St. Louis, where he achieved success. S. T. Leland, who was formerly manager, is now special agent doing contract and service work. The agency is general agent of Continental Assurance and represents Continental Casualty for accident, health and hospitalization.

N. D. Field Men's Annual

North Dakota Fire Underwriters Assn. will hold its annual meeting at Fargo, June 14. It will have no outing this year.

Highlights

IN INSURANCE HISTORY



EXCLUSIVE MEMBERSHIP

In the early 1800's membership in an American Fire Society was based on social importance rather than fire-fighting ability. Rival societies not only tried to surpass each other with beautifully decorated engines and expensive uniforms, but in superiority of big-name membership. There were several competitive societies in Boston, and other citizens thought they indulged in too frequent "inspection parties". These gay affairs were held supposedly for the purpose of inspecting each member's equipment, which consisted of: 2 leather buckets, a canvas bag for saving valuables, and a bed key.

While the National Union and Birmingham Fire Insurance Companies see the importance of an organization "putting its best foot forward" they hold the old American conviction that any organization's worth is measured by its performances.

National Union and Birmingham

FIRE INSURANCE COMPANIES
PITTSBURGH PENNSYLVANIA



FAMOUS SYMBOLS OF SERVICE

Caduceus, the ancient Symbol of the Greeks, signifies Commerce and Industry. The rod means Power, the serpents Wisdom; the wings Diligence and Activity. The Seal of the Northern Assurance Company has for more than 100 years been a symbol of SOUND INSURANCE PROTECTION.

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EDITORIAL COMMENT

Philosophy of the Second Wind

Dr. Preston Bradley, well known Chicago divine, speaking of a person who feels he has done his best and is getting nowhere, said he should tie a knot in his rope and keep going. That is sound advice.

We are prone to give up too soon. We should realize our reserve power. There is nothing like keeping in reserve strength, energy and fortitude. The late Charles F. Coffin, who was president of State Life of Indianapolis, believed in what he called the philosophy of the second wind.

He said that the reason baseball teams practice before they enter the real game is that they are thus able to get accustomed to what they have to undergo later on. They may get "winded," but if they keep on, they recover their power because they have gotten to the second wind position.

He illustrated this by stating that his office was on the tenth floor of the State Life building. He did not use the elevator, but walked up the stairs to his office. After he had mounted four or five floors he would feel out of breath. He would be inclined to give up and ring for the elevator and ascend more comfortably. However, he rested awhile and then started on a new attempt. He, in relating his experience, said that it was amazing what one could do after he had acquired his second wind. The six extra flights that he had to take were accomplished without any difficulty or fatigue. He had gotten his second wind and he was ready to go on. He felt stronger than ever. Many people are tempted to quit before they have reached the second wind stage. President Coffin's observations should be a practical lesson to us all.

Getting Yourself Better Understood

If any part of your work is writing reports, speeches, memorandums, letters, advertising copy, or articles then "The Art of Plain Talk" by Rudolph Flesch is your dish. It won't put your writings on the best-seller list overnight but it will show you how to make your writing more readable and more readily understandable, no matter what the educational level of your audience.

Flesch bases his tests on analysis of what people like to read and can understand. Incidentally, these are not the same. He classifies writing, from the reader's standpoint, as very easy, easy, fairly easy, standard, difficult, and very difficult. He lists the factors that put writing into one of these six classes.

One is sentence length. The longer the sentences the greater the difficulty. Flesch gives the average number of words per sentence for each class.

Another is the number of what he terms "affixes"—prefixes and suffixes—per 100 words. "Antidisestablishmentarianism" is an extreme example of this sort of thing but most people use too many words with affixes that fuzz up their original sharpness.

But just as you are beginning to think that clean and readable writing is short sentences and simple Anglo-Saxon words, Flesch warns that writing can be so terse that it is hard to read. There must be incidental words that smooth the flow of thought and give the reader

a chance to catch up with what the more important words are telling him.

Flesch points out that conversation is like that. It is not too solidly packed with thought. It is sprinkled with repetitions, rephrasings—"in other words," "what I mean to say is—." The most readable literary style is conversational and not too much concerned with fine points of grammar. Go ahead and split your infinitives, if you want to, or use a preposition to end a sentence with. It often makes for clarity and emphasis.

A point worth remembering is Flesch's discovery that while a person may have the education and intelligence to absorb writing classed as "difficult" his preference will be for reading in the next lower grade. This applies up and down the line. Presumably the person equipped to handle only "very easy" reading (comic books) would prefer not to read at all. For him there would still be the radio, for whose script writers, incidentally, Flesch has a good word in the matter of clarity.

The insurance business is peculiarly dependent on written communications. Anything that can be done to lighten the task of those who write them and especially of those who are supposed to read and understand them would save untold man-hours. A little thought and the application—not too slavish, either of Flesch's rules would avert much of

the frustration that comes from trying to wade through and absorb mounds of dull, wordy, and hard-to-read writing. Many companies, including insurers,

have bought "The Art of Plain Talk" in quantities for their key personnel, regarding the \$2.50 per copy cost as a worth-while investment.

PERSONAL SIDE OF THE BUSINESS

DEATHS

Henry E. Wilkins, 87, Penn Yan, N. Y., oldest active insurance man in Yates county until he was stricken with a cerebral hemorrhage about seven weeks ago, died. In 1932 he bought the Remsen Kinne agency, in which he was associated with his daughter, Miss Florence Wilkins.

Charles A. Adloff, 84, an insurance man for more than 50 years in Buffalo, died after a heart attack.

Leonard P. Belinghausen, 70, local agent and former city official of Milwaukee, died there after an illness of several months.

Harry W. Montgomery, who had been engaged in the local agency business at Minot, N. D., 40 years, and was former president of Insurance Federation of his state, died at a hospital at Minot. His health had been failing for more than a year. He was one of the founders of the Minot Insurance Agency 40 years ago. A son, Harold M. Montgomery, has been associated with the agency for 16 years.

For 29 years he was a member of the special assessment commission of Minot. He was born in 1884 at Grundy Center, Ia.

In his earlier days, Mr. Montgomery was connected with the old Alliance Hail Assn. of Jamestown, N. D.

George N. Kent, 89, senior member of George N. Kent & Son agency, Lancaster, N. H., died at his home following a short illness. He had completed 54 years in the insurance business.

Everett M. Ramsey, 61, for a number of years in the field for America Fore, who was Kentucky state agent of Niagara Fire until he retired a few months ago, died of pneumonia at the Veterans Hospital at Lexington, Ky.

Mr. Ramsey had been a patient at the hospital for several months. He was one of three field men, with 25 years or more in the field, to be honored at a special meeting of the Kentucky Fire Underwriters Assn. a few weeks ago. He was unable to attend that meeting, due to illness, but at the time he was reported to be showing improvement, with indications that he would soon be able to return to his home.

Albert A. Comrie, executive vice-president of Charles W. Sexton Co., Portland, Ore., died from a heart attack. He was a native of Morris, Minn., and started in insurance with Hartford Fire at Minneapolis.

Robert P. Hare, Jr., retired assistant secretary of North America, died recently at his home at Daytona Beach, Fla. He had been ill for some time.

Mr. Hare started with North America as special agent in Ohio under the late L. J. Bonar, and became state agent on his retirement. Later he was transferred to Chicago as assistant manager and

W. Shepard French of San Francisco, the new president of the National Assn. of Insurance Brokers, when clients are in town orders a French special at the bar of his club. This elicits little comment from his guests. It comes on, a pale liquid with a twist of lemon peel. On the second round, the bar man asks, "French special again, Mr. French?" "Yes, but double it this time," Mr. French replies. It appears with two twists of lemon peel. In the third drink there are three twists of lemon peel, on the fourth, four twists, and so on. Guests become extremely impressed at the strength of the potions which Mr. French is downing. Since the "specials" contain nothing stronger than pure ginger ale and lemon peel, no harm is done to Mr. French's equilibrium—another factor in the strong impression he makes on guests.

When Jean McRae, assistant to **George W. Blomgren**, executive secretary of the Minnesota Assn. of Insurance Agents, is married to Thomas G. Gray June 14, Mr. Blomgren will sing at both the wedding ceremony and at a reception that follows. His fine baritone voice has delighted many insurance gatherings in Minnesota. Miss McRae will continue her work with the state association.

A. Wesley Barthelmes, Jr., whose father is in the home office marine department of North America, and Miss Lona Towsley of Hawthorne, N. Y., will be married following their graduation from college this month. Mr. Barthelmes is attending Tufts college and Miss Towsley its affiliated women's college, Jackson. They will study languages at Middlebury (Vt.) college this summer and sail in September on the S.S. "De Grasse" for Europe, where both will study at the University of Geneva. Mr. Barthelmes will work toward his master's degree in political science.

Vincent S. Kerans, Corroon & Reynolds state agent for southern California at Los Angeles, stopped off in Wichita this week to visit old friends, on his way to attend the 25th reunion of his class at Harvard.

John F. Stafford of Lake Wales, Fla., went to Chicago to attend the testimonial dinner for Charles F. Thomas, retiring secretary of Western Underwriters Assn. From Chicago he went to the national Rotary convention at San Francisco, being Florida delegate, and then he will go to Los Angeles to visit his daughter who resides there. Mr. Stafford is retired western manager of Sun.

Holmes Meade, president of the Meade Co. of Topeka, has been elected a director of the Central Terminal Company of St. Louis. He is a past president of the Kansas Assn. of Insurance Agents.

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PUBLISHED EVERY THURSDAY

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PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127. Tel. Pennypacker 3706. E. H. Fredrikson, Resident Manager.
SAN FRANCISCO 4, CAL.—507-3-3 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Pacific Coast Manager. Guy C. Macdonald, Pacific Coast Editor.

subsequently was named assistant manager of the southern department at Atlanta. When that office was moved to Philadelphia, Mr. Hare went to the head office as assistant secretary in charge of the southern department. He retired several years ago and went to Daytona Beach to make his home. Burial was at Louisville.

George W. Unverzagt, 59, president and director of Allemania Fire and manager at Pittsburgh for Crum & Forster, died last week at Shadyside Hospital.

Mr. Unverzagt was a native of Pittsburgh and joined Allemania in 1906 as a clerk. Subsequently he was assistant secretary, secretary, vice-president, and in 1931 was elected president. He was also a director of Southern Fire.

Services were conducted June 10.

H. A. Thornton, 59, state agent of Royal-Liverpool in Delaware and eastern Maryland, died after a brief illness. He had been with Royal-Liverpool 27 years. First employed by Queen as special agent in eastern Pennsylvania, Maryland, Delaware and District of Columbia, he had been a state agent for seven years. Prior to his Royal-Liverpool connection, he was special agent of Standard of Hartford and National Union.

Knock Out St. Louis Tax

ST. LOUIS—The Missouri supreme court has knocked out the St. Louis income tax and withholding ordinance, which had been of considerable concern in insurance as well as other fields.

It sustains an opinion of the St. Louis circuit court holding the ordinance unconstitutional.

Benjamin Rush, chairman of North America and Mrs. Anne Weightman Meirs of Philadelphia, were married.

New National Board Bulau Heads Committee Heads Ind. Field Men

Six new standing committee chairmen are announced by J. M. Haines, president of the National Board.

J. Victor Herd, America Fore, is the new chairman of the committee on laws.

George C. Long, Jr., Phoenix of Hartford, has been appointed chairman of the conference committee with other insurance companies.

Walter F. Beyer, Home, heads the committee on public relations.

John R. Cooney, Firemen's, is the new chairman of the committee on maps.

D. C. Bowersock, Boston, becomes chairman of the committee on statistics and origin of fires.

E. J. Dickey, Agricultural, is chairman of the committee on membership.

Lloyd Joins U.S.F.&G.

SAN FRANCISCO—Cecil Lloyd, assistant insurance commissioner of California resigned to become assistant manager at San Francisco of U.S.F.&G. He is recognized as an outstanding compensation and liability expert.



"I WANT TO GET THIS MONTH'S ACCIDENT OUT OF MY SYSTEM."

N. C. Mutual Agents Elect

ASHEVILLE, N. C.—Murray M. White of High Point was reelected president of the North Carolina Assn. of Mutual Insurance Agents at its annual meeting here. Edward J. Beam of Charlotte, secretary-treasurer during the past year, was elected first vice-president and Craig Watson of Gastonia second vice-president. The new secretary-treasurer is to be appointed.

The Swigart plaque, awarded annually to the outstanding mutual insurance agent in the state, was presented to Mr. Beam by Sam Chandler, president National Assn. of Mutual Insurance Agents. Certificates of merit were awarded by Philip Baldwin, national secretary, to Messrs. White, Beam and Frank Spears of Greer, S. C.

Clement Quits Buyers Group

NEW YORK—W. W. Clement, executive secretary of Risk Research Institute since 1943, has resigned. President W. J. Fitzsimons, New York Herald Tribune, announced the resignation at the May 29 meeting. Mr. Clement has not announced his future plans.

N. J. Special Agents Elect

G. P. Albiez, manager and state agent for Pearl-American, has been elected president of the New Jersey Special Agents Assn. Vice-president is D. D. Hall, Corroon & Reynolds; treasurer, J. A. Reid, General Adjustment Bureau; secretary, R. E. Burdick, Potomac.

Neb. Rating Bureau Bills

The Nebraska legislature has passed two bills governing the licensing and regulation of rating bureaus. One covers casualty and the other fire insurance. The laws stipulate that rates shall not be excessive, inadequate or unfairly discriminatory. Other bills were to regulate trade practices and covers sickness and accident insurance.

The legislature also passed a law providing that the expense of examination of an insurance company by the Nebraska department shall be paid by the company and shall include a charge for each examiner not to exceed \$15 per day, plus actual expenses.

NEWS BRIEFS

Ross McIntyre, 68, director Oregon Mutual Fire, died after a short illness. He was a civic leader and member of the board of U. S. National Bank.

Web C. Brown, Chattanooga local agent, has been elected chairman of the Hamilton county board of tax equalization.

A. M. McGhee, Kansas City Life agent, discussed "Retirement Income Insurance" at the June meeting of the Insurance Women of Milwaukee.

The Insurance Women of St. Louis celebrated their second anniversary and installed new officers at a dinner. **Roy D. Housh, Jr.**, manager of the Housh agency at Kansas City, has taken up new quarters in the Columbia Bank building.

"WELL...
DON'T WORRY—
YOU'RE IN
PACIFIC
NATIONAL"



HOW often have you reassured some client in the middle of the night? Doesn't it make you feel proud to be an insurance man? You help people when they need help most. Many an agent has banished the fears of an assured with a single sentence: "Don't worry, you're covered by Pacific National." And to that, you can add as others have: "You'll find Pacific National people mighty friendly and helpful to deal with."



**PACIFIC
NATIONAL
FIRE INSURANCE
COMPANY**

HOME OFFICE • SAN FRANCISCO
EASTERN DEPARTMENT • PHILADELPHIA
OFFICES IN PRINCIPAL CITIES
COAST TO COAST

5 for 4

A New Addition to GENERAL'S

Line of 5-lb. SnoFoG Carbon Dioxide Extinguishers




GENERAL'S new 5-lb. SnoFoG carbon dioxide extinguisher costs no more than the 4-lb. size—yet gives you 25% more fire protection. This makes GENERAL SnoFoG the best buy in the fire extinguisher market—best for protection; best for economy.

The new 5-lb. GENERAL SnoFoG fits the standard 4-lb. wall bracket. Improved design of the shell makes it unusually light and easy to handle, with no sacrifice of structural strength.

IF IT'S GENERAL IT'S DEPENDABLE

Service For You...

Through GENERAL'S Distribution System

To secure your immediate service, GENERAL maintains a nation-wide network of 20 branch offices and warehouses. There is one near you. Call your local GENERAL representative for advice and counsel on all your fire protection needs, or write direct.

THE GENERAL DETROIT CORP.

Manufacturers of Fire Extinguishers
Motor Fire Apparatus and Allied Equipment

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NEW YORK • PHILADELPHIA • ATLANTA • CHICAGO • DALLAS
West Coast Subsidiary: The General Pacific Corp.
Los Angeles • San Francisco • Denver • Seattle
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New 2 1/2-lb. Size, Also!

Another new SnoFoG—2 1/2-lb. size—gives 25% more fire protection than the 2-lb. size, yet costs the same. It is light, strong, and easy to handle, due to improved shell design—an outstanding value. See the yellow section of your local telephone directory for your nearest GENERAL dealer. Ask him to show you both these new SnoFoG extinguishers, or write for complete details.

EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON—PRESIDENT

CASUALTY FIDELITY SURETY
Employers' service is kept abreast
 of current underwriting needs, both
 routine and special.

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North America Now on U. S. Surety Bond List

First Fire Company to Be Qualified to Write Federal Bonds

For the first time in history a fire insurance company appears on the U. S. Treasury list of acceptable sureties on federal bonds, that company being North America.

North America at the same time becomes the company on that list with the largest net limit for which it may be accepted on any one risk. Its limit is \$12,035,000, being 10% of its capital and surplus at Dec. 31, 1946.

North America is listed among the companies that are authorized to do a reinsurance business only insofar as federal bonds are concerned. Heretofore, companies in that category have consisted entirely of U. S. branches of foreign insurers.

The list that is put out at this time is known as the April list of the Treasury Department. The only other newcomer on the list is National Union Indemnity, whose net limit is given as \$106,000.

In the table below are shown the companies on the Treasury list and their latest qualifying powers, together with their powers as shown in the October and April, 1946, lists:

	April '46	Oct. '46	April '47
*Accl. & Cas.	256,000	203,000	250,000
Aetna Cas.	4,272,000	4,249,000	4,014,000
Amer. Auto.	1,741,000	1,687,000	1,558,000
Amer. Bond.	225,000	226,000	232,000
Amer. Cas.	430,000	411,000	376,000
Amer. Empl.	831,000	844,000	740,000
Amer. Fidelity.	92,000	90,000	146,000
Amer. General.	337,000	333,000	307,000
Amer. Guar.	285,000	288,000	283,000
Amer. Indem.	283,000	239,000	245,000
Amer. Motor	225,000	225,000	250,000
Am. Mut. Liab.	1,550,000	1,616,000	1,584,000
Amer. Reins.	1,335,000	1,354,000	1,295,000
Amer. States	169,000	137,000	196,000
Amer. Surety	2,297,000	2,283,000	2,123,000
Anchor Cas.	125,000	113,000	142,000
Assoc. Indem.	540,000	618,000	531,000
*Car. & Gen.	172,000	166,000	135,000
Cent. Surety	463,000	462,000	441,000
Century Indem.	590,000	489,000	515,000
Columbia Cas.	488,000	490,000	415,000
Comm. Cas.	545,000	492,000	427,000
Comm. Stand.	112,000	119,000	105,000
Cont. Cas.	1,772,000	1,726,000	1,823,000
Eagle Ind.	472,000	439,000	470,000
Emeco Cas.	101,000	115,000	88,000
Empl. Cas.	259,000	179,000	208,000
*Empl. Liab.	1,959,000	1,892,000	1,515,000
Empl. Mut., Ia.	213,000	200,000	213,000
Empl. Mut., Wis.	1,131,000	1,155,000	1,155,000
Empl. Reins.	1,319,000	1,402,000	1,335,000
Eureka Cas.	118,000	121,000	112,000
*Europ. Gen.	1,210,000	1,221,000	1,091,000
Excess	200,000	200,000	200,000
Fid. & Cas.	3,609,000	3,765,000	3,234,000
Fid. & Dep.	1,981,000	2,029,000	2,014,000
Firemans Fund.	896,000	937,000	743,000
Gen. Cas., Wash.	426,000	449,000	461,000
Gen. Reins.	2,166,000	2,257,000	1,940,000
Glens Falls	625,000	608,000	617,000
Globe Indem.	1,250,000	2,440,000	2,310,000
Great Amer.	1,407,000	1,389,000	1,231,000
*Guar., N. A.	154,000	156,000	149,000
Hartford Acc.	4,549,000	4,891,000	4,292,000
Hawkeye Cas.	62,000	63,000	60,000
Home Indem.	576,000	552,000	383,000
Houston F. & C.	78,000	78,000	156,000
Indem. N. A.	2,677,000	2,901,000	2,356,000
*Ins. Co., N. A.	12,035,000	12,035,000	12,035,000
Internat. Fid.	189,000	190,000	187,000
Kan. Bk. Sur.	63,000	61,000	62,000
Liberty Mut.	2,966,000	2,857,000	2,968,000
*London Guar.	750,000	736,000	706,000
Long. & Lanc.	323,000	306,000	296,000
Lumb. Mut. Cas.	1,050,000	1,050,000	1,100,000
Maine Bond.	67,000	68,000	68,000
Mfrs. Cas.	473,000	396,000	526,000
Md. Cas.	3,254,000	3,123,000	2,536,000
Mass. Bond.	1,386,000	1,427,000	1,301,000
Merch. Indem.	323,000	306,000	414,000
Metrop. Cas.	512,000	522,000	480,000
Natl. Auto.	175,000	153,000	153,000
Natl. Cas.	350,000	350,000	350,000
Natl. Surety	2,440,000	2,512,000	2,221,000
Natl. Un. Ind.	106,000	106,000	106,000
New Am. Cas.	1,875,000	1,875,000	1,757,000
New Eng. Cas.	128,000	119,000	263,000
N. Y. Cas.	477,000	484,000	422,000

May Seek to Postpone Crosser Act Benefits

WASHINGTON—Opponents of the Crosser act are reported concentrating on an effort to secure postponement at least one year of payment of its new benefits for non-occupational disability, cash sickness and maternity benefits. These benefits become payable beginning July 1 under the amended railroad retirement law. It is pointed out that their postponement would enable Congress and the country to consider whether these benefits should be reduced or repealed, in view of their relationship with social security benefits, their discriminatory effect, the high tax rates called for, and other phases of the complicated situation presented to insurance interests, the railroads and others concerned.

These groups are understood to be doing a great deal of work in connection with pending bills in Congress to repeal or modify the Crosser act. Every effort is being made to persuade congressional leaders at least to give a hearing on the bills, and if the leaders do not believe the time is available or appropriate to permit thorough consideration and action at the present session, then to agree to postpone the effective date of the new and increased benefits.

Russell Matthias, Chicago insurance consultant fighting the Crosser act, has returned to Washington to continue the battle, in which he is being assisted by insurance companies and interests throughout the country, particularly those which have specialized in railroad employe life, health, accident and sick benefit coverage. Insurance Economics Society, the railroads and even some railroad employes are backing the fight to eliminate or modify the Crosser benefits referred to.

Some congressional leaders, however, are fearful of the possible political effect of such legislation. But they are being told the effect feared would not apply particularly in the case of postponement of the benefits.

Signs Wis. Penalty Bill

MADISON—Gov. Rennebohm has signed the bill giving the commissioner power to impose forfeitures on insurance companies and agents up to \$500.

Ohio Rate Bill Passes

COLUMBUS—The McClure house bill regulating casualty rates has passed the senate with amendments, making it effective Dec. 31 and exempting title insurance companies.

	April '46	Oct. '46	April '47
N. A. C. & S. Re.	266,000	270,000	274,000
Northw. Cas.	139,000	129,000	129,000
*Ocean Acc.	768,000	776,000	654,000
O. Cas.	480,000	480,000	500,000
O. Farmers Ind.	178,000	184,000	164,000
Pac. Empl.	220,000	224,000	232,000
Pac. Indem.	1,208,000	1,278,000	1,152,000
Peerless Cas.	165,000	228,000	226,000
Phoenix Ind.	532,000	508,000	456,000
*Preferred Acc.	306,000	156,000	255,000
Royal Ind.	2,049,000	2,092,000	1,941,000
St. Paul Mer.	893,000	968,000	910,000
Seaboard Sur.	618,000	670,000	614,000
Stand. Acc.	1,517,000	1,323,000	1,205,000
Stand. Sur.	230,000	180,000	168,000
Summit F. & S.	29,000	30,000	30,000
Sun Indem.	380,000	342,000	321,000
Texas Ind.	49,000	53,000	60,000
Travelers Ind.	1,650,000	1,300,000	1,300,000
Trinity Univ.	341,000	285,000	233,000
United Natl.	300,000	300,000	300,000
United Pac.	237,000	222,000	238,000
U. S. Cas.	667,000	694,000	630,000
U. S. Guar.	1,468,000	1,533,000	1,457,000
U. S. F. & G.	3,377,000	3,456,000	3,349,000
Va. Surety	43,000	40,000	42,000
West American	129,000	133,000	137,000
West. Cas. & S.	221,000	222,000	214,000
West. Natl. Ind.	465,000	493,000	423,000
Western Sur.	106,000	122,000	113,000
Yorkshire	251,000	232,000	204,000

*Companies qualified for reinsurance only.
†Reflects additional capital of \$2 million furnished by RFC.

Ploeser Offers D. C. Compromise

WASHINGTON—A compromise bill for casualty rate regulation in District of Columbia has been introduced by Rep. Ploeser, who is a St. Louis local agent. He indicated it embodies "all of the best features" of various other pending D. C. bills and would be in the interest of buyers and small business, including new insurance companies.

Mr. Ploeser claimed the authors of a majority of the bills are agreeable to supporting his bill. These include Scott of Pennsylvania and Poulson of California, both of whom have bills that differ greatly in some respects to Mr. Ploeser's. Both men acknowledge that Mr. Ploeser's bill is a "reasonable compromise" and they would support it. Mr. Ploeser termed his bill a logical compromise of the various bills introduced and said it was sufficiently liberal to allow for progress and independence of action.

Encourages New Companies

Mr. Ploeser emphasized the fact that the rating allowance in his measure encourages establishment of new insurance companies and provides for their growth as against the all-industry bill which sets up a rating system that would eventually fix a floor on rates rather than a ceiling, thereby crippling the smaller insurance company instead of helping it to prosper. The all-industry bill would further result in a higher ultimate level of cost to the insurance buying public.

"My bill might rightfully be called a small business free enterprise bill," Mr. Ploeser said. Mr. Ploeser is chairman of the house small business committee.

Smacks Ambitious Officials

Mr. Ploeser said his bill might not be to the taste of an insurance commissioner "who would want to arrogate powers to himself that no one man should hold." Mr. Ploeser stated that some of the proposed bills relegate to insurance commissioners the final power to condemn a company without hearings. Mr. Ploeser's bill provides for full hearings for those who are challenged because of high rates.

The Ploeser bill is not satisfactory to majority industry interests. Furthermore, the Department of Justice and Superintendent Jordan don't like it, according to report, although Jordan would not comment.

Rep. Simpson, D. C. subcommittee chairman in charge of insurance legislation, has indicated casualty regulatory legislation will not be taken up for consideration unless interested parties agree upon it.

Illinois Rating Bills Win Victory in House

The fire and casualty rating bills in Illinois with 17 amendments, including a reduction in appropriation from \$100,000 to \$65,000 each, passed the house this week.

Latest amendment excludes from rate regulation aggregate excess or stop-loss plans applied to self-insurers of workmen's compensation.

The house committee on motor vehicles and traffic regulations has recommended "do pass" a measure to tax insurance companies to help pay for the auto financial responsibility law. Companies would be assessed pro rata in proportion to the gross premiums written. A similar bill was tabled by the senate.

Nebraska Goes Along

LINCOLN—The fair trade practices and A. & H. bills as hatched by the all-industry committee, have been enacted in Nebraska.

Policy's Time Limit Overrides Statute, Supreme Court Says

United Commercial Travelers Upheld in S. D. Statute of Limitations Suit

WASHINGTON—Reversing the South Dakota supreme court in United Commercial Travelers vs. Edward C. Wolfe, the Supreme Court, in an opinion by Justice Burton, held by a 5 to 4 vote that South Dakota was required to give full faith and credit to Ohio law under which the fraternal was incorporated, and in effect that Wolfe was bound by the six-month limitation in its rules upon bringing suit to recover death benefits based upon membership rights of a decedent.

Justice Burton's 32-page opinion was dissented from by Justice Black in an opinion in which Justices Douglas, Murphy and Rutledge joined.

Dull From Anesthetic

The court sustained United Commercial Travelers' position denying claim arising from death of one Shane due to his reaction to a local anesthetic. The case has been in the courts since 1931, when Shane's mother obtained judgment in the federal court in South Dakota on ground of accidental death. The eighth circuit court reversed and the district court thereupon dismissed without prejudice to another suit.

Mrs. Shane in 1934 assigned her claim to Wolfe, a citizen of Ohio, as trustee, to collect, and he sued in the state court. In 1940 United Commercial Travelers answered, raising the six months' limitation issue. Wolfe obtained judgment, affirmed by the state supreme court. However, the fraternal appealed on the constitutional question of full faith and credit, and obtained certiorari review by the Supreme Court here, which heard the case argued in February, 1946, and re-argued last November before a full bench.

Cal. Rate Bill Up to Governor

SAN FRANCISCO—Senate bill 1572, presented as a compromise after conferences with supporters of the original California plan rating bill, all-industry bill and that prepared by joint legislative committee, has been passed by both houses and now awaits Gov. Warren's signature.

This is virtually the original California bill with a rate war clause tacked on. There is no rate filing required. The commissioner, however, at any time may call a hearing if he has reason to believe that a rate setup is out of order.

Hold Forum at Cleveland

A lively forum discussion featured the June meeting of the Cleveland Assn. of Accident & Health Underwriters. Members presented questions to John B. Byrne, Union Mutual Life, who acted as master of ceremonies, and Mr. Byrne was so barraged that he was unable to finish before adjournment.

Harland L. Knight, vice-president of Union Mutual, who was visiting in Cleveland, gave a short review at the close of the meeting.

To Broaden Bankers Liability Ind. Bond

The new bankers liability indemnity bond, originally limited to cover fiduciary funds in deposit accounts subject to check, can now be issued to cover fiduciary funds in savings accounts only or both deposit accounts subject to check and savings accounts.

The Towner Rating Bureau has announced rates for these revisions. Coverage of savings accounts requires a premium that is approximately 50% of the charge made for checking accounts, but the additional charge required over the minimum for the amount of coverage is slightly higher per account. The minimum bond, \$10,000, costs \$50 annually, \$25,000, \$74.75 and \$50,000, \$99.75. Each additional \$1,000 over this amount costs 50 cents. To this basic charge is added a rate per \$1,000 for each block of accounts over the first \$10,000. There is no charge for the first \$10,000. The next \$15,000 runs \$3.30 per \$1,000 and the next \$75,000 at \$2 per \$1,000. All accounts in excess of \$100,000 are charged at the rate of \$1 per \$1,000.

When the bond is issued to cover

both types of accounts, the premium is computed on the basis of deposit accounts subject to check and then an additional charge is made for the savings accounts at the rate per \$1,000 savings accounts. The insuring clause is amended to specify the type of coverage provided.

Since Rhode Island has adopted most of the provisions of the negotiable instruments law it is believed that banks in that state may not need the bankers liability indemnity bond.

At the present time this latest rating and coverage change has been approved in Mississippi, Texas, and Virginia, as well as in states which do not require filings.

National Surety on Sewer Bond

National Surety is to provide the \$1,571,920 contract bond required of Michael Pontarelli & Sons Co., low bidders, for the new sewer to be constructed for the Chicago department of public works on Addison street, from the north branch of the Chicago river to Roscoe and Sheffield streets.

The engineer is William R. Matthews, Chicago. The second lowest bid was submitted by Tully Construction Co., Chicago, \$1,609,267.



Bituminous Billy says:

"BITUMINOUS GIVES SERVICE TO THE AGENT!"

You want to represent a company that serves *you* as well as your policyholders . . . and Bituminous of Rock Island does just that! Yes, Bituminous offers efficient service based on an understanding of your viewpoints and problems. That is because the men who founded Bituminous thirty years ago, and the men who manage it today, were former agents.

Bituminous services its agents in countless ways . . . by its strong financial condition, good loss paying record, assistance from capable field men, home office promotion helps, variety of lines written, attractive commissions and willingness to accept risks.

Build with Bituminous

BITUMINOUS CASUALTY CORPORATION

ROCK ISLAND ILLINOIS

ASSETS OVER \$17,000,000

Specializing in: Workmen's Compensation . . . Comprehensive Liability . . . Public Liability . . . Property Damage . . . Comprehensive Personal Liability . . . Automobile Liability.



AT N.A.I.C. CONVENTION AT ATLANTIC CITY.

From left—Col. William Schiff, Schiff, Terhune & Co., insurance brokers, New York; W. J. Snediker, chief licensing division, T. A. McNicholas, chief examiner, and Chris Gough, deputy commissioner of New Jersey.

L. M. Harff New Head of Army Insurance Branch

WASHINGTON—L. M. Harff, former chief claims examiner for Employers Mutual of Wisconsin, has been named civilian chief of the War Department contract insurance branch, succeeding Lt. Col. C. A. Stark, who has been released from active duty and returned to Minneapolis to engage in insurance and corporation law practice with offices in the New York Life building.

Mr. Harff served as a reserve lieutenant with the navy until January, 1946, when he returned to Employers Mutual. He has been associated with the War Department's insurance organization since last July.

Lt. Col. Stark served with the contract insurance branch from 1942 until his release from active duty. Prior to the war, he was attorney for Standard Accident in Minnesota, Wisconsin, Michigan, the Dakotas and Iowa.

The contract insurance branch still maintains certain operating functions in connection with settlements under the War Department Insurance Rating Plan. Approximately 125 such settlements still remain to be completed, among which are a number of the largest contracts insured under this plan.

Lt. Col. G. P. Kratz, former attorney of Lincoln, Neb., and recently returned from service in the European theater, has joined the staff of the branch as claims reviewing officer and Maj. Bruce N. Gillaspey remains on duty in a like capacity. Two former officers of the branch, Arthur S. Kuenkler and James A. Hamilton, still hold appointments as technical experts, subject to call for consultation as required.

Many Kemper Gatherings

The Kemper companies are holding agents' meetings this month, the first being at Glen Cove, N. Y. Then there was a meeting at Toronto, followed by another at Montreal. Wisconsin agents will hold their meeting at Lake Delton June 23.

One of the features of the Montreal meeting was a summary of activities in French given by Felix Stungevicius of the Chicago office.

The mid-west session of the agents' refresher courses is being held at Chicago. Winchendon, Mass., will be the location of the New England sessions June 15-21.

Withdraw 1-5-1 Policy

United Pacific, General Casualty and other non-bureau companies have withdrawn the 1-5-1 automobile bodily injury and property damage policy from the market in Washington.

The low limits policy does not meet the requirements of the financial responsibility laws of the northwest states. There has been a sharp increase in replacement costs and personal injury awards are higher.

Allstate Plugs Customer Relations in Booklet

The Allstate companies have issued a circular on customer relationship for their employees, called "King." Set up in a style similar to "Life," the magazine takes as its theme the coronation of "King Customer the Great," leading him through the home and sales offices in royal robes. The king takes the opportunity to stop in various departments and point out mistakes which he does not like, such as misspelling his name, misdirecting mail, confusing records, delays, etc.

The magazine is part of the "Crusade for Customer Friendship," which Allstate is fostering among its employees. A total of \$1,560 in cash prizes is offered to employees of all grades for suggestions on what the individual employee can do to improve friendly relationships with Allstate insured. Allstate employees have been divided into 11 groups, depending upon their duties, for this contest, and awards will be made by groups.

Pa. Senate Passes Bill to O.K. Malone Group Ruling

HARRISBURG, PA. — Legislation prohibiting labor unions from writing group insurance for their members with premiums being paid by the employer through assessments provided for in union work contracts was passed by the Pennsylvania senate and sent to the house for concurrence.

The bills would write into law the recent ruling of Commissioner Malone that such labor union contracts are illegal.

Malone scrapped group insurance agreements between Pittsburgh hotels and restaurants and an AFL union there, contending that the amount paid by the employers to the union was in excess of the actual amount spent by the union for premiums.

Dahlmann and Smith in Kemper Changes

R. C. Dahlmann, assistant secretary and manager of Lumbermen's Mutual Casualty and National Retailers Mutual in Canada, has been appointed Canadian manager for both companies. Vance C. Smith, Canadian resident secretary and manager for the companies, has been named treasurer of James S. Kemper & Co. agency at 333 North Michigan avenue, Chicago.

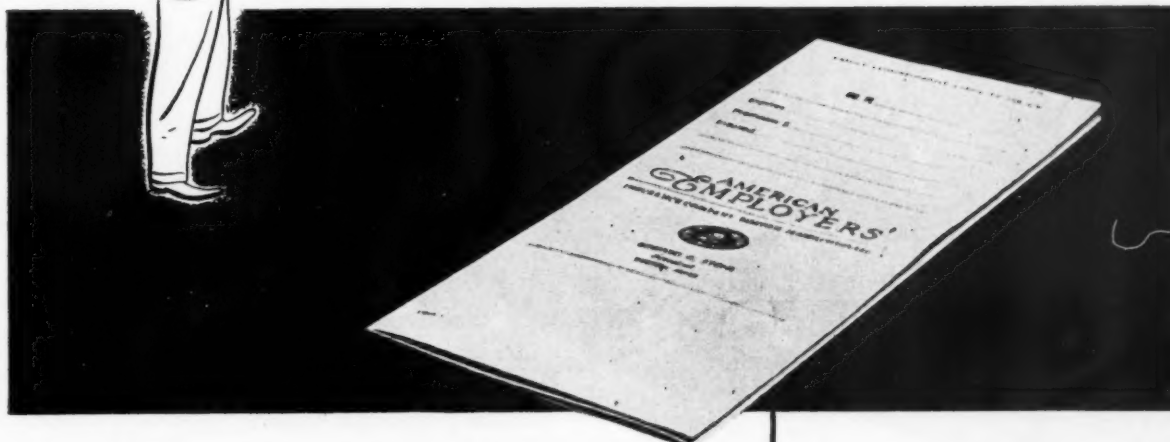
Mr. Dahlmann joined the Kemper companies in 1928 and went to Toronto in 1936 as assistant manager. He later became assistant secretary and manager.

Mr. Smith joined the group in 1919 and went to Canada, becoming manager there. He is a brother of Chase M. Smith, general counsel for the group.

Preferred of Grand Rapids has been licensed to write automobile insurance in California.



*There Never Has Been
an **EASIER** Policy
to Sell...*



There are some policies, of course, that are *bought*. They have to be, according to law. But of all policies that require salesmanship . . . the real spark of your business . . . our Family Comprehensive Liability Policy is certainly the easiest to sell. And for very good reasons.

To begin with, it is extremely low in cost . . . basic coverage is only \$10.00 per year. Next, its coverage is extremely broad. And, finally, it is protection that is absolutely a "must" in these days of increasing claims.

No prospect of yours could afford not to have a Family Comprehensive Liability Policy. If you are not selling it, you're missing a chance for quick and easy sales.



With advertising, national and direct mail, we are constantly helping you to sell the lines that benefit you, your customers, and your companies.

THE EMPLOYERS' GROUP

SURETYSHIP  INSURANCE

Fidelity, Surety — Fire, Inland Marine, Casualty, and Aircraft

THE EMPLOYERS' LIABILITY ASSURANCE CORP., LTD.

THE EMPLOYERS' FIRE INSURANCE CO.

AMERICAN EMPLOYERS' INSURANCE CO.

ONE LIBERTY SQUARE, BOSTON 7, MASS.



*It Pays to be
The Man with The Plan*

318,000 Lose Right to Drive in 1946

A survey just completed by the American Assn. of Motor Vehicle Administrators shows that 318,000 motorists lost their privilege to drive in 1946 for drunken and reckless driving, failure to comply with safety responsibility laws and other law violations. This is the first time that nation wide totals have been made public on driver license suspensions and revocations. They were compiled from official reports made to the association by its members.

The survey shows that the period of license suspension ranges from three days to life, and the average for the country last year was 45 days. Almost a fourth of the total resulted from license suspensions required by new safety responsibility laws where drivers involved in accidents failed to show proof of financial responsibility.

Of the remainder, by far the most frequent cause for suspension reported was drunken driving. In a typical state, for example, 3,532 licenses were suspended or revoked, of which 1,585, grew out of convictions of drunken driving, 11 in cases of involuntary manslaughter and 1,619 from miscellaneous violations,

including mandatory suspensions arising from safety responsibility law. Drunken driving, the survey shows, is on the increase, and the total number of suspensions and revocations is expected to be greater this year than last.

In one western state, several drivers lost their licenses in 1946 because they were found to be addicted to drinking, although none had been convicted of drunken driving. Forty states now have laws providing for reciprocal exchange of driver records so that action taken against a visitor becomes effective in his home state as well. In one southern state last year, an out of state driver convicted of drunken driving was found to have had 28 previous convictions in his home bailiwick. The license revocation became effective in both states.

In about one-third of the states, efforts are made to deal with accident prone cases through driver clinics and in other ways with a view of eliminating such difficulties as physical defects, bad eyesight, or inadequate knowledge of traffic laws and the mechanics of driving, with a view to restoring the privilege of driving.

C. J. Jensen, formerly with Frank Burns, Inc., has joined Henry Broderick, Inc., Seattle, as assistant manager of the insurance department.

Texas Vetoes Three Year Glass Ban

The Texas insurance department has disapproved the prohibition of three-year plate glass policies which was filed last month by the National Bureau of Casualty & Surety Underwriters and has been put in force in practically all other states.

In disapproving the filing, the insurance department took the position that the latest rates are based upon future replacement costs, including increases which went into effect after the lifting of OPA price controls, and also that this is an underwriting problem which can and should be handled by individual companies, and consequently, there is no reason for making it a mandatory requirement.

Conn. Motor Club Asks Allyn to Investigate Rates

HARTFORD — Connecticut Motor Club, an organization with members in the Bridgeport, Stamford and New Haven areas, has voted to ask Commissioner Allyn to investigate automobile insurance rates in comparison with those in other sections of the United States to determine whether Connecticut motorists are paying unusually high premiums for their protection. In an open letter the club reviewed experience elsewhere in the country to support its claim that lower rates are justified.

Connecticut is not only the most accident-conscious state, but is also among the most claims conscious, said the club's communication. In support, the club cited the fatal accident rate of 3.4 in New Haven last year per 10,000 vehicles, and the 3.2 in Bridgeport. Yet, it said, their insurance rates were 315% higher than Flint, Mich., which, according to the National Safety Council, had a rate of 5%. Hartford, said the club, had a fatal accident rate of 2.5% and its premium rate was 269% higher than in Flint.

W. H. Brewster of the National Bureau of Casualty & Surety Underwriters, answering a letter from the motor club on the subject, pointed out that rates depend on claims arising under policies issued, and average claim cost. Cities cited by the club as having low death rates, produce a higher cost per claim than other cities of comparable size, he remarked.

New 1947 Edition of Burglary Booklet Issued

Agents and companies desiring to promote the sale of burglary and robbery insurance should write to the Casualty Insuror, 420 East Fourth street, Cincinnati, for free sample of the 1947 edition of the burglary booklet. This is based on crime figures of the Federal Bureau of Investigation and is now available for distribution.

These figures are a most convincing argument for the purchase of all of the various forms of crime insurance. They have been illustrated and presented so as to attract maximum reader interest, and the booklet is printed in color. They are small enough to insert in any size envelope and make excellent mailing pieces. Emphasis is on commercial burglary and robbery losses, but all phases of criminal activity in relation to property have increased and are exhibited in the booklet.

Prices are:

	With imprint	Without imprint
100 copies	\$6.00	\$2.50
200 copies	8.10	4.60
300 copies	10.00	6.50
400 copies	11.75	8.25
500 copies	13.20	9.70
1,000 copies	19.10	15.60
5,000 copies	70.00	60.50
10,000 copies	114.00	97.00

Plus shipping charges.

Ollmert Heads Chicago Casualty Underwriters

At the annual meeting of the Casualty Underwriters Assn. of Chicago, Louis Ollmert, Aetna Casualty, was elected president; R. M. Hallenbeck, Bartholomay & Clarkson, vice-president; R. Maynard Toelle, Fireman's Fund Indemnity, treasurer; Harold L. Bredberg, National Service & Appraisal, secretary. New directors are Donald M. Wood, Jr., Childs & Wood, and Hughes McCoy, New Amsterdam Casualty.

R. M. Babbitt, Jr., Joyce & Co., retiring president, reviewed the work of the year. Following the dinner, motion pictures of batting stars of baseball and the World Series games of 1946 were shown.

Some Agents Find It Easy to Sell "Level Limits"

Some agents have found it advantageous to talk about "level limits" on third party liability insurance. It is recognized that many policies do not contain high enough limits and in increasing them it is simpler for the client or prospect to understand a level limit presentation; that is, the same limit for one person, one accident and for property damage, whether the agent is discussing general or automobile liability.

There is one limit in the comprehensive personal liability policy. Level limits may become a trend in all liability policies. Companies like such business because on many classifications the higher limit portions are profitable even where the experience on basic limits is poor.

The Kansas City Accident & Health Assn. held its annual field day at Old Mission Golf Club. Members enjoyed a dinner and free beer, and in the afternoon played golf, baseball, horseshoes, etc.

No
Business
Direct



NATIONAL SURETY
CORPORATION

VINCENT CULLEN
President



The WINNERS'
CIRCLE

Yes, we mean plural . . . because Agents have two winners in Hawkeye Casualty Company and Security Fire Insurance Company. These two Companies are a hard hitting combination that build sales for Agents. They work closely with Agents. . . . Field Representatives are available to help in any way. Underwriting and Claim Departments work quickly and efficiently. With Hawkeye and Security, you have COMPLETE Casualty and Fire coverages to offer your clients. You'll find it profitable to do business with

HAWKEYE CASUALTY Co.
DES MOINES 7, IOWA
SECURITY FIRE Ins. Co.
DAVENPORT, IOWA

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About 300 part in the



G. J. M.

Monday was after. After disposed of states and agents, the reminiscence Mecherle, entitled "speakers in Chicago la Matthias, H. R. New G. E. Mecherle, and T. F. final mess responsibility Rust, exceeding the party at t of topnotch agent acts sion.

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Control of Auto Line Stressed at State Farm 25th Anniversary Rally

About 3,000, including wives, took part in the agency convention of the State Farm Companies at Chicago Monday and Tuesday, the occasion being surrounded by much sentiment since this was the 25th anniversary of State Farm Mutual Automobile.



G. J. Mecherle

On Wednesday after the producers had departed, the managers held forth for an intensive all-day session.

The sessions on Monday were largely reminiscent in nature. After the colorful ceremonies were disposed of, including the march of states and the presentation of the honor agents, there was a period devoted to reminiscences of the past 25 years. G. J. Mecherle, the founder led off with a talk entitled "Activating An Idea." Other speakers included E. A. Meyers of the Chicago law firm of Ekern, Meyers & Matthias, counsel for the organization; H. R. Nevins, state director for Indiana; G. E. Mecherle, secretary, and R. P. Mecherle, president, Morris G. Fuller and T. F. Campbell, vice-presidents. The final message in that panel "Today's Responsibility" was given by Adlai H. Rust, executive vice-president. That evening the group was treated to a theater party at the Medinah Temple that was of topnotch variety with many prominent acts being assembled for the occasion.

Controlling Auto Line

At the Tuesday session the emphasis was on controlling the automobile insurance experience. State Farm Mutual is the largest writer of automobile insurance in the country, and it is taking some heroic measures to keep the line under control. It has recently discontinued writing business in Baltimore, in Milwaukee and certain other places and has discontinued writing the 80-20 form of collision insurance in Chicago.

Vice-president Campbell, in a talk Tuesday, declared that rates alone do not provide the answer, that selection is paramount. It is up to the agent to see that he provides automobile insurance only for those who are considerate of the rights of others and who have due regard for their own safety. The reckless drivers, he contended, are well known in their communities and the agent will get more credit locally for turning such risks down than for taking them.

Greater Vigilance Needed

State Farm has to exercise greater vigilance in its underwriting now that it has become an important factor in the city field.

He cautioned agents against adjusting losses or writing business over the phone. The condition of the automobile is much more important today from an underwriting standpoint than it ever was. The insurer must know the condition of the car when the insurance becomes effective. Otherwise it is a losing fight from the start, he declared.

State Farm, he said, reviewed the 600,000 claims it received in 1946. It found that some drivers simply can't avoid accidents and those with an abnormally high frequency were dropped. Warning letters were sent to others that seem to be in a doubtful class. State Farm is surveying its agencies closely and is engaged in a program of underwriting agencies. This is important, he said, for one reason—so as to afford protection to the good agent.

F. B. Cole, vice-president in charge of claims, supplemented Mr. Campbell's points. He referred to various controls that State Farm has put into effect,

such as requiring the agents to make a personal inspection of new risks. He said there is some indication that this has brought about improvements. For instance, for the first three months of 1946, the average collision loss was \$68.31 whereas for the same period in 1947, it was \$66.17 and for April of this year it was \$61.36.

In referring to the agents' inspections, he declared, "we want to see through your eyes what we are buying."

Mr. Coleman spoke of certain "leaks" in the cash box. One is in connection with glass losses under the comprehensive policy. He said that 70% of the claims under comprehensive are for glass loss. He said that agents that are handling adjustments should, by all means, insist upon getting a discount on glass, and they should take particular pains to see that the type of glass that is ordered is the type that is installed and that the type that is ordered, is the type that was in the car beforehand. He emphasized that there are all kinds of glass and all kinds of prices.

Then he emphasized the evil of non-

competitive or cooperative bids. He said that agents are getting on to these situations, however, and there is some improvement. He referred to the garage cooperation program of State Farm. A pamphlet was gotten out directed to the garages and agents have been getting garages to sign cooperation cards. There are now 5,773 such cards on file. Also he implored agents to help the company avoid paying for repairs that are not related to the accident. He said, for instance, that agents should draw a circle around items in a garage bill that it is up to the owner to pay. State Farm has installed many checks in its claim department and its personnel is becoming more experienced so that more of these situations are detected.

Also, he asked the agents to help protect the company against imposition due to accumulation of losses in connection with the deductible clause.

The only outside speaker at the convention was Theodore O. Yntema, secretary of committee for economic development, who spoke on "The Economic Situation as I See It."

There is now being distributed, a 112-page book "An American Story", which is an account of the works of G. J. Mecherle and the story of the State Farm organization. It was written by Albert Reed Williamson, who is publicity direc-

tor of State Farm. It is illustrated in interesting style and the story is dramatically told. This publication comes out just at Mr. Mecherle's 70th birthday.

State Farm's auto premiums for 1947, despite all the pruning that will be done, it is expected will far exceed \$70 million.

Canada to Act Against Unlicensed Companies

Insurance acts of the Canadian provinces will be changed in the near future to make it illegal for daily newspapers and other publications to accept advertising from United States companies which are not licensed in Canada. A recommendation to this effect, it is expected, will be placed before the next annual conference of the Assn. of Superintendents. According to at least three of the superintendents, the proposed amendment will be accepted in a walk.

Seattle Adjusters Elect

Robert M. Cummins, Aetna Casualty, has been elected president of Casualty Adjusters Assn. of Seattle. H. C. Tingvall, Massachusetts Bonding, is vice-president and O. S. Fuqua, Northwest Casualty, is secretary-treasurer.

TRIPLE FEAR

Income Assurance

Here's "just what the Doctor ordered" for agents who want to sell ANY life insurance plan and increase their premium income with the sale of ANY accident-sickness-hospital-surgical coverage offered by Continental's all-purpose Disability Division. Special proposal helps you present any plan of combination protection against: No. 1 FEAR of Disability or Loss of Income; No. 2 FEAR of Premature Death, Accidental or Natural; No. 3 FEAR of Dependent Old Age or Insecurity. Writing facilities are available to all qualified brokers, agents and producers.

Write for Full Particulars Today

CONTINENTAL CASUALTY COMPANY

310 S. Michigan Ave.

DISABILITY DIVISION

Chicago

Non-Assessable Privilege Lost

Keystone Mutual Casualty has been ordered by the Pennsylvania department to discontinue issuing non-assessable policies, and notices to that effect have been sent to all agents.

New forms on the assessable basis have been prepared and are awaiting departmental approval.

Premium income of Keystone Mutual Casualty jumped from \$3,624,592 in 1945 to \$7,191,816 last year, and for the first

five months of 1947 premiums have come to about \$5 million. The drain of unearned premium reserves has brought a heavy dip in the surplus, causing the suspension of non-assessable contracts.

Riley Joins Hawkeye

James Riley of Springfield, Ill., has been appointed field representative for northern Illinois by Hawkeye Casualty. He succeeds Lee Beliveau, who has been transferred to Kansas City.

Mr. Riley formerly was with Aetna Casualty and the Employers group.

Insurance Features of New York Bar Meeting

NEW YORK — While the speaking program of the New York State Bar Assn. meeting at Saranac Inn, Saranac, N. Y., June 19-21, does not cover insurance subjects, several features of the gathering are of interest to members of the insurance section of the bar group. Edward C. Faulkner of Middletown, chairman of the insurance section, will be host at a cocktail party for the insurance section. Thomas Watters, Jr., New York City attorney, has donated a sterling silver cup that will go to a member of the insurance section who wins the golf match. This is a rotating cup and possession is for one year.

Ray N. Caverly of Fidelity & Casualty is general chairman of the bar meeting this year, and Mrs. Herbert F. Dimond, wife of the Fidelity & Casualty attorney, is chairman of the entertainment committee.

Orders Second Election

WASHINGTON — Following advice from its regional director that a second election may now appropriately be conducted among employees of Massachusetts Bonding, the national labor relations board has ordered a secret ballot election within 30 days. It is to be held among members of a unit designated by NLRB as appropriate for collective bargaining, to determine whether or not they desire to be represented by United Office & Professional Workers of America, CIO, for purposes of such bargaining.

Do Face Lifting Job

The building which U.S.F.&G. recently acquired at 168-70 West Jackson boulevard, across the street from the Insurance Exchange, has been cleaned. Heretofore it had been in a blanket of darkness so that no one knew what material it was made of. Now it has been cleaned and it becomes a beautiful structure, white with red portions. It is now a building worth observing.

Murphy to Pacific Coast

Ross Murphy, supervising underwriter in the home office of Central Surety, has been transferred to San Francisco as assistant manager of the Pacific Coast department.

Mr. Murphy joined the casualty department of Central Surety in 1931. He joined the army in 1942, and was released as a captain, returning to the casualty department in 1946.

Expect Much Good from Truman Safety Parley

WASHINGTON—Gov. Caldwell of Florida, president U. S. Conference of governors, will act as vice-chairman of the action program group of the President's Highway Safety Conference. Thomas H. MacDonald, public roads administrator, is chairman of the coordinating committee and Alfred W. Bohlin, executive director American Assn. of Motor Vehicles, is executive director of the conference which will be held at the Interior Department auditorium, June 18-20.

Added stimulus to a continuing campaign against traffic deaths this year is expected from the concerted support of state press associations, planning a national campaign this summer, the conference stated.

Thirty-two state highway traffic safety conferences have been held since the President's first highway safety conference in May, 1946. Objective is to maintain the downward curve in traffic deaths beginning thereafter.

22 Years of Manipulation

James D. Neel, 48 year old teller in First National Bank of McKeesport, Pa., has been charged with juggling savings accounts in the bank for 22 years. According to the bank, Neel is charged with having manipulated 25 savings accounts, entering deposits on pass books, but failing to do so on bank ledgers. The bank charges that Neel began the manipulations with the joint account of two relatives in 1925. The FBI and bank examiners have been investigating since last August. Neel has been assisting in checking the bank's records and has been set at liberty by permission of the U. S. attorney.

The bank states it is a mystery what happened to the money Neel admits taking. All savings accounts have been balanced and the bank's loss paid.

Ray Anderson Changes

Ray C. Anderson has resigned as Los Angeles manager of Preferred Accident to take a position with Maryland Casualty.

At the June 10 meeting of the Insurance Women of Los Angeles new officers headed by Adelaide Stone, Fireman's Fund group, as president, were installed. Antoinette Oster of Long Beach will be presented as a candidate for national president at the New York convention. Mary Ella Harper will be a candidate for corresponding secretary.



"WHAT IS AUTO INSURANCE? — WELL, WHEN THAT PEDESTRIAN SUED ME LAST MONTH IT WAS LIKE SANTA CLAUS."



KEEP YOUR EYE ON THIS BALL

... and you'll break all previous Commission Records

—the best club you can choose to achieve a good score is a DDD Policy. This broad combination dishonesty-burglary-holdup-forgery protection is increasingly popular with commercial businesses due to the mounting crime wave.

For full information, write, call or visit your nearest Manufacturers Insurance Companies office or general agent.

MANUFACTURERS

Casualty Insurance Co. • Fire Insurance Co.

1617 Pennsylvania Boulevard
PHILADELPHIA, PA.

W. STANLEY KITE, President

CASUALTY • BONDS • FIRE • MARINE

1886—OVER A HALF CENTURY OF SERVICE—1947

The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

We write every practical form of Life, Accident, Health, Hospitalization and Medical Expense Insurance.

District Managers and Representatives WANTED

Geo. F. Manzelmann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

Brokers For I

NEW YORK — The National Association of Insurance Brokers' annual convention, which opened today in the Waldorf-Astoria Hotel, will feature a session on the subject of "The Future of the Insurance Industry."

Fireworks, a member of the association, is encouraging public relations work by the company. The company is making an effort to increase its public relations work by it. The company is making an effort to increase its public relations work by it.

Several of the companies for which the company is also said to be the company was getting public itself by it. The company is making an effort to increase its public relations work by it.

Deductible

It was too excessive in policies. The company is making an effort to increase its public relations work by it.

Settle Other Collis

The Illinois Insurance Club vs. \$81,000. The company is making an effort to increase its public relations work by it.

Anderson's deductible. The company is making an effort to increase its public relations work by it.

Sues Both

Chicago in the Club to recover and later claiming. The company is making an effort to increase its public relations work by it.

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Brokers Blame Companies For Petty Claims Increase

NEW YORK—A gloves-off discussion of petty claims on automobile and residence theft policies featured the June meeting of Brooklyn Insurance Brokers' Assn.

Fireworks started with a statement by a member that some brokers are encouraging petty claims and are selling claims rather than policies, thereby hurting the insurance business, forcing the companies to reduce commissions in an effort to save money, and causing a huge amount of paper work on petty claims for which policies were not originally intended.

Several others contended they are selling only what the companies offer and placed the blame on what they called the cutthroat competition of companies for certain lines of business. They also said that the advertising used by the companies in general public media was getting out of hand and that the public itself was made claims-conscious by it. Though they disapproved of inflating petty losses the brokers felt that they were representing the policyholders and until the companies reduced their protection they would see that their clients got every cent coming to them if it was covered by the policy.

Deductible Is Advocated

It was then suggested that to avoid excessive numbers of petty claims more policies should be written with a \$15, \$25, or \$50 deductible clause. Company home offices came in for criticism when it was stated that they should know

what they were doing in writing policies with such broad coverages open to claims, petty or otherwise, and why should the brokers or agents try to influence them to restrict coverage in policies when it would mean reduced sales and commissions. The brokers felt the companies had, through competitive practices, built up a Frankenstein monster and should eradicate the problem themselves. With the present broad public consciousness of the varied coverages in policies it was felt that any curtailment would be difficult.

One broker commented that it had been pointed out to a policyholder that his claim probably would not be approved by the home office and recommended its disapproval only to have the company override the decision and send a check to the claimant, leaving the broker in the middle and the recipient of the policyholder's ill-will as well.

Earlier in the meeting difficulties in placing plate glass and fire policies were discussed and it was pointed out that many companies were discouraging the opening of new accounts and were even reluctant to renew certain policies. One speaker pointed out that this had happened before in his experience and predicted that the time would return when companies would be on their knees begging for such policies again.

Members were advised to be especially cautious in advising policyholders of the newer terms of a policy if on renewal it was more restrictive than the original.

Settlement With Other Party Voids Collision Recovery

The Illinois appellate court, in *Inter-Insurance Exchange of Chicago Motor Club vs. Andersen*, 28 C.C.H. (Auto) 481, permitted the insurer to recover from the insured the money paid in settling a collision loss, where the insured had later made a settlement with the other party in the accident and given him a release of liability.

Andersen, the insured, had \$25 deductible collision insurance in Chicago Motor Club. His automobile was damaged in a collision with a car driven by Kuntz, who was arrested and charged with reckless driving. The insurer paid Andersen \$356, which was agreed upon as the collision loss less the deductible. At a hearing on Kuntz's charges, the judge in the Chicago safety court advised him to settle with Andersen for \$75 and this was later done, Andersen signing a release of liability.

Sues Both Parties

Chicago Motor Club first sued Kuntz in the Chicago municipal court, seeking to recover from him under subrogation, and later joined Andersen in the suit, claiming that he had violated his contract by releasing Kuntz. Andersen claimed that he did not know what he was signing and intended the \$75 only as compensation for personal injuries. The release, however, was for all damage in connection with the accident. The lower court found for Chicago Motor Club on both counts, holding Kuntz liable for the accident and also Andersen liable for the return of his collision recovery.

On appeal, Judge Kiley held that the two verdicts were inconsistent. The opinion reversed the judgment against Kuntz, on the ground that the release given him by Andersen was also binding on the subrogee. The judgment against Andersen, however, was upheld, on the ground that he had violated his contract by voiding his insurer's subro-

gation rights. The court attached no merit to Andersen's plea that he had told Chicago Motor Club that he had collected \$75 from Kuntz, since this happened after he had signed the release and without the insurer's consent.

Hold Annual Tournament

The annual golf tournament and dinner of the Casualty Insurance Assn. of Washington and the Seattle Surety Assn. was held. The arrangements committee was headed by John Hodson, American Surety, and included Werner Dietz, Whalley & Co., and Arthur Eagle, American Bonding.

Auto Casualty Men Elect

A. L. Kitchener, National Surety, was elected chairman of Automobile Casualty Underwriters Assn. of New York at its annual meeting, A. J. Victor, Fireman's Fund Indemnity, is vice-chairman; and J. A. Bantel, London & Lancashire Indemnity, secretary. Plans were made for the outing to be held in June.

N. J. Casualty Men Elect

H. M. O'Brien, Fireman's Fund Indemnity, was elected president of the Casualty Underwriters Assn. of New Jersey at the annual meeting. Vice-president is W. A. Sadler, Century Indemnity; secretary, J. B. Rooney, Commercial Casualty; treasurer, John Young, London & Lancashire Indemnity; executive committee: J. E. Madams, Glens Falls Indemnity; E. D. Ehlers, Travelers, and P. A. S. Rogers, U.S.F.&G.

Expand Casualty Facilities

The General Adjustment Bureau is expanding casualty adjusting facilities in the southwestern department. W. J. Rellahan has been appointed manager of the department casualty division. He has been a claims man for 18 years, of which 12 were spent in Dallas in a managerial capacity.

SOUTH DAKOTA	ILLINOIS	MISSOURI
NORTH DAKOTA	INDIANA	ARKANSAS
MINNESOTA	OHIO	COLORADO
IOWA	WISCONSIN	MONTANA
NEBRASKA	MICHIGAN	WYOMING
KANSAS	OKLAHOMA	KENTUCKY



NOT THE
LARGEST
BUT BY GOLLY
WE'RE THE
BEST
ASK ANY OF OUR
MORE THAN 5000
AGENTS IN THE
ABOVE STATES

We wish to thank the agents now representing us for the loyal support they have continually given us. If you do not represent us now, why not join them?

WESTERN SURETY COMPANY

One of America's Oldest Bonding Companies

CHICAGO - SIOUX FALLS - KANSAS CITY



To Gather A. & H. Sales Statistics

Member companies of Life Insurance Agency Management Assn. which write A. & H. insurance have recommended to L. I. A. M. A. that a sample sales statistical report based on A. & H. business be submitted in final form at the annual meeting in November.

The action came at a meeting at Chicago of the A. & H. committee, which has been working on a plan to gather statistical and research material to aid in sales management.

It was stressed at the A. & H. meeting that information to be gathered would in no way conflict with work being done by other A. & H. organizations. The material would be used primarily in the sales management field.

The committee decided to hold an afternoon session at the annual meeting devoted to problems in A. & H. marketing. The meeting will begin with a luncheon on the final day of the annual meeting—Nov. 14—and has as its theme, "Improving Public Relations."

Present at the A. & H. meeting were: R. H. Belknap, Occidental Life of California, chairman; Lyman C. Baldwin,

Security Life & Accident; F. S. Finch, United Benefit; Spencer R. Keare, Federal Life; David E. Kilgour, Great-West; Roswell C. Laub, Monarch Life; G. A. L'Estrange, Wisconsin National; W. M. Rothaermel, Pacific Mutual; J. W. Sayler, Business Men's; H. P. Skoglund, North American Life & Casualty; Travis T. Wallace, Great American Reserve, and for the association, Charles J. Zimmerman.

Higher Liability Limits Sought; Reinsurers Loaded

Following the explosions in Los Angeles and Chicago, the hotel disasters, and the Texas City catastrophe, the demand has been heavy for high limits of liability on casualty lines. This apparently has loaded reinsurers rather heavily. In the new general liability manual, effective June 2, the limits in the manual are \$500,000/\$500,000 for bodily injury, and \$100,000/\$100,000/\$500,000 for property damage. Previously the tables showed up to \$1 million limits. This apparently stems from the difficulty of companies securing high limits from reinsurers except on individual negotiation, possibly accompanied by the payment of a higher premium.

Big Settlement in Wis. Gas Explosion Suit

MENOMONEE FALLS, WIS.—A suit of four property owners here against Milwaukee Gas Light Co. for damage from a gas explosion during the utility strike last summer has been settled out of court for \$72,500. The original suit asked for \$180,000.

The explosion occurred after George Held, owner of a building, had shut off his gas following an appeal by the utility through the press and radio. It was charged that the valve was faulty and that the utility should have sent an experienced person to close it or should have turned it off by master controls. The other plaintiffs were Gordon and Eldred Held and Alfred Caesar.

Broaden Canada Garage Policy to Include Employees

TORONTO—The Assn. of Superintendents of Insurance of the Provinces of Canada announced a change in the garage liability policy which, in effect, is an endorsement extending coverage on employees of the insured on a blanket basis. For an additional premium, the change results in the extension of the policy "to indemnify in the same manner and to the same extent as if named in the policy as the insured, an employee of the insured, whose remuneration is included in the total remuneration upon which the premium for this policy is based," provided the automobile is used in business and with the insured's permission.

Hold Minor Must Report Injury Within 30 Days

The supreme court of Illinois handed down a decision in the case of Paul H. Ferguson, guardian of the estate of Henry Betzer, etc., vs. Industrial Commission of Illinois, et al. This case had arisen in La Salle county and involved the question of whether or not a minor employee was required to report an accidental injury within 30 days after its occurrence. The first decision of the court in the case had been handed down at the January term. The petition for rehearing was allowed by the court at the March term and in its decision on the rehearing the court held that notice of an accident as required by section 24 of the act is jurisdictional and that such provisions were applicable to minor employees in the same manner as to adult employees.

The matter had never been directly passed upon by the court.

This question is now definitely settled unless the legislature should change the law.

Globe Indemnity carried the workmen's compensation insurance on the employer and the petition for rehearing was prepared and filed by the firm of Angerstein & Angerstein.

Wants Treasury to Foot Bonds

WASHINGTON — Rep. Gearhart, California Republican and House ways and means committee member, has introduced a bill providing for the Treasury Department to pay premiums on bonds given to the government by officers and employees in the field or departmental service for faithful performance and for safekeeping and proper disbursement of and accounting for public funds.

Meanwhile, Kenneth Romney, former House sergeant-at-arms, has been given one to three years as penalty for heavy shortage in his accounts in that capacity.

Surety Claim Men Elect

The Chicago Surety Claim Assn. has elected John Buck, Fidelity & Deposit, chairman, and Robert Supernaw, Lumbermens Mutual Casualty, secretary.

The Stephan agency has been formed at Sedro-Woolley, Wash., by Walter C. Stephan, veteran local agent, and Jess Sapp, state senator, formerly with the Washington department of labor.

Accident Prevention Has Very Practical Side

At a session of the insurance class of the Detroit Assn. of Insurance Agents, held at the University of Michigan extension division in Detroit, E. J. Trainer, safety engineer of Travelers, talked on "Efficiency, and Accident Prevention."

He said when a company is notified by an agent that he intends to place a workmen's compensation policy on a factory, an inspection usually is conducted by the engineering department. In certain situations the law requires an inspection, and this is automatic, whether the agent or company wants it or not. The first thing is to determine whether the risk is likely to be profitable or not, and if it is a poor risk, the recommendation to the underwriting department is to improve it or refuse to insure.

There is an important relationship between safety and efficiency, he said. Frequently the insurance purchaser can be shown he will save four times as much by adopting safety methods as his premium cost.

Factories in general are safer than homes, he said. Figures show far more people are injured in homes than elsewhere. It is the loss of time and efficiency that the agent must stress in order to do the best job of servicing his client. The greatest percentage of savings often can be shown in the small plant employing less than 100 people. In larger plants, considerable attention already has been given to safety methods. Sometimes there are safety committees which do a good job, but in some cases the committees find the facts and then do nothing about them.

Mr. Trainer stressed that a small plant with high accident frequency would find it difficult to stay in business from a production standpoint because the word would get around to workers, and they would fear to work there because of conditions.

W. C. Probe in R. I.

The Rhode Island legislature on its last day authorized the governor to appoint an 11-member commission to make a thorough investigation of the workmen's compensation law in that state and its administration. Three members from industry, three from labor, chairmen of the Senate and House labor committees, chief of the state division of workmen's compensation, a member of the state health department, and a representative of the public who will be chairman, will comprise the commission.

Company man with years of casualty field work, underwriting, and some claim experience would like to join agency where younger man is needed or will purchase agency. Prefer location in Detroit or other Michigan town. Address M-22, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Payroll Auditors, experienced all lines Casualty Insurance for permanent positions in Georgia, Oklahoma, Texas, Arkansas and Missouri. State previous experience, age, marital status and salary expected. Central Surety and Insurance Corporation, Post Office Box 207, Kansas City 10, Missouri.

WANTED

Kansas City, Missouri agency desires young man under 30 with at least 3 years casualty underwriting experience to service and develop present accounts. Excellent opportunity for advancement. Give full details as to experience and salary. Replies will be held confidential. Address M-24, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Special agent for Indiana stock company to travel Indiana. Must be experienced in all casualty lines and surety experience helpful but not essential. In reply give outline of experience, age, education and salary expected. Indianapolis resident preferred. Address M-25, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.



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Nothing can do more to inspire confidence in your policyholders than the words, "You're covered," or, "We'll pay that claim." That's why American Casualty's **COMPREHENSIVE Personal Liability Policy** is rapidly replacing all other forms of personal liability coverage. **EVERY** liability hazard you can think of is covered automatically, with a few exceptions which may be covered by endorsement. The policy is available in either single or multiple limits. The latter includes automobile coverage and is recommended since it provides the broadest protection obtainable.

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CHANGES

E. O. Warren to J. & H. at Detroit

E. O. Warren, Detroit branch manager of Indemnity of North America since 1940, has resigned to join the Detroit office of Johnson & Higgins.



E. O. Warren

Mr. Warren, a graduate of University of Wisconsin, entered the insurance business in 1934, when he joined Hartford Accident. In 1936 he was appointed special agent in charge of the North America office at Albany, where he remained until his transfer to Indemnity Company's Detroit office four years later.

Open Buffalo Office

General Accident has opened a Buffalo service office with Thane W. Benedict as manager. It is in the M. & T. building.

Mr. Benedict's experience includes local agency, brokerage and branch and home office work over nine years. He was previously with General Accident's Illinois-Iowa branch as special representative.

Open Milwaukee Branch

Allstate has opened a branch in Milwaukee with offices at 808 North 3rd street.

Paul F. Hoierman, resident manager, has been temporarily in Chicago. His staff includes Henry Gardner, Jr., sales manager; Vincent C. O'Connor, operating manager; Thomas J. Casey, claims manager; Charles N. Mallory, underwriting manager; Chester H. Whitaker, accounting manager.

McElroy Goes to Seattle

Norman McElroy has been assigned to Seattle as special agent for Indemnity of North America. Mr. McElroy, a graduate of University of Pennsylvania business school, is a former marine captain.

Quits Aero at Seattle

Neilson K. Masten has resigned as Aero manager at Seattle. The office is temporarily under Jack Sumner, Spokane manager.

Hamilton Ottawa Manager

Robert G. Hamilton, assistant manager of Travelers at Ottawa, Ont., has been appointed manager there.

COMPENSATION

Washington Hotel Employees Now Under State Fund

A substantial volume of employer's liability business will be lost to private insurers now that the Washington state monopolistic workmen's compensation act is broadened to embrace employees supplying service to the public in hotels, clubs furnishing sleeping accommodations and apartment hotels. The new law was the subject of an interpretation this week issued by Simon Wampold, Jr., supervisor of industrial insurance. The interpretation is based upon an opinion by Attorney General Troy.

Mr. Wampold also announced that class 49-5 has been created to cover workers affected by the law and that the industrial insurance rate for the calendar year 1947 has been set at 1 cent per

workman hour. The medical aid rate of 1/2 cent per workman hour has also been fixed.

The interpretation, which has been anxiously awaited, places all employees offering direct service in connection with sleeping quarters compulsorily under the act. Hotels are not compelled to place other employees under the coverage.

ACCIDENT

Milwaukee Group Names Carl Ernst as President

MILWAUKEE—Carl A. Ernst, manager of North American Life & Casualty, who is chairman of the Leading Producers Round Table of the National Association, has been elected president of the Accident & Health Underwriters of Milwaukee. He succeeds Stanley Olynick, Washington National. A. L. Anderson, Massachusetts Protective, was advanced to first vice-president;



Carl A. Ernst

Ervin L. Jung, Old Line Life, second vice-president; Sydney Yaudes, Time, treasurer, and Leo E. Packard, Loyal Protective, was reelected secretary for the 10th time.

New directors were Harold E. Kasche, Aetna Life; Clifford C. Raisbeck, Great Northern Life; Arthur J. Laun, Time; E. C. Betehia, North American L. & C.; Paul E. Hogan, Continental Casualty; A. L. Lyttle, Massachusetts Protective, and R. G. Morris, Business Men's Assurance.

Following the election, E. H. ("Count") Mueller lauded the long and faithful services of Secretary Packard. Other past presidents also told of the valuable help received from Mr. Packard during their terms of office. Mr. Mueller, on behalf of the association, presented the secretary a pen and pencil set as a token of appreciation. A social program followed.

Whittaker Talks on Cash Sickness Insurance

NEWARK — Need for providing some form of cash sickness legislation under which benefits may be paid persons who become ill or meet with an accident away from their jobs, was urged last week before the Newark Rotary Club by Edmund B. Whittaker, vice-president of Prudential.

Discussing the Breshner and Loutral measures in the New Jersey legislature, he said he hoped whatever laws might be enacted would permit opportunity for employers to provide their own insurance as a substitute for state-controlled coverage.

June President's Month

June is being observed as President's month by North American Life & Casualty in honor of President H. P. Skoglund. The 11 leading producers will be given a trip to Minneapolis for the cornerstone laying of the company's new home office building in July.

Ford's Canadian Group Plan

TORONTO—A new group plan has been put in force by Ford of Canada, with six companies participating. The entire plan will be administered by London Life.

It will cover more than 10,000 employees from coast to coast and involves nearly \$20 million group life insurance, with sickness and accident premium of approximately \$300,000, including hospital insurance for employees and dependents, surgical and weekly benefit

sickness and accident insurance for hourly rated employees.

Companies involved are: For life insurance, Canada Life, Confederation Life, Great-West Life, London Life, Manufacturers Life and Mutual Life of Canada; for accident and sickness, Confederation, Great-West, London and Mutual of Canada.

Install Columbus Officers

The Columbus Assn. of Accident & Health Underwriters will give a dinner Friday night, at which time new officers will be installed. Prof. H. R. Cotterman of Capital University will speak.

Honor Leading Producers

MINNEAPOLIS—At a dinner of the Twin City Accident & Health Club June 16, 40 members will be given membership certificates in the Leading Producers

Round Table of the National Assn. of Accident & Health Underwriters. C. J. Eliason, Monarch Life, Minneapolis, is Round Table secretary.

SURETY

Revamp So. Cal. Association

LOS ANGELES—Surety Underwriters Assn. of Southern California has taken action to bring it into compliance with state and federal anti-trust laws.

The association was dissolved by unanimous vote, and then a new organization was formed, with the same name but incorporating the word "The" in its title. A new constitution was adopted, which, while meeting local conditions, is in line with the model draft recommended by the National Bureau of

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Harold T. Roca, Assistant Manager

Casualty & Surety Underwriters. The principal change is that membership is on an individual instead of a company basis as heretofore.

A section was incorporated which reads: "Any of the provisions of this constitution inconsistent with the applicable state and federal laws shall not be binding upon the members of this association."

Highway Contract Awarded

LOS ANGELES — The California state highway department has awarded to Winston Bros. Co. of Los Angeles the contract for the construction of 3.8 miles of highway between Whitaker Summit and Frenchman's Flat at the low bid of \$1,468,303. Aetna Casualty & Surety Co. was on the bid bond.

King County Assn. Is Broker

King County Insurance Assn. (Wash.) has been named to broker all fidelity bond coverage on county employees. The association will not cancel existing coverage, but on Jan. 1, 1948, all coverage will be written on a blanket basis.

The county commissioners have authorized a comprehensive liability policy with \$10,000/\$50,000 bodily injury limits in the Anchor Casualty.

The Surety Assn. of Minnesota held its summer party June 10 at the Golden Valley Golf Club, Minneapolis.

PERSONALS

Richard C. Carrick, president of Peerless Casualty, has been visiting Chicago and other mid-western cities.

Blair K. Patterson, who has been with Hartford Accident, has become a partner in Young & Brian Co., Salem, O.

Ray Murphy, general counsel of the Assn. of Casualty & Surety Companies, was toastmaster at the founders day banquet of Phi Delta Theta in New York.

George W. Kemper, A. & H. manager of Fireman's Fund Indemnity and newly elected president of Health & Accident Underwriters Conference, is working his way back to San Francisco by stages. He attended the commissioners meeting at Atlantic City, then went on to New York. He was at Chicago Tuesday and was entertained at luncheon by Harold Gordon, general manager of H. & A. Conference, the group including a number of local leaders in the or-

ganization. Then he went on to Minneapolis, which was his old home and from there will go to Seattle and Portland where he will conduct agency meetings.

H. William Heinrich, assistant superintendent of Travelers' engineering and inspection division, received the distinguished service award of Connecticut Safety Society, at the annual industrial safety conference at Hartford.

"The Grass Is Always Greener," a new novel by George Malcolm-Smith of Travelers publicity department, will be published in the fall by Doubleday & Co. Set in a Hartford locale, the book is concerned with the trials and tribulations of a bank trust officer. Mr. Malcolm-Smith's first novel, "Slightly Perfect", dealing with the troubles of an actuary, was later adapted for the Broadway comedy "Are You With It." The moving picture rights have been purchased by Universal-International.

DEATHS

Stephen E. Whiting, 73, retired vice-president and chief engineer of Liberty Mutual, died at his home at Swampscott, Mass. He was with Liberty Mutual more than 30 years, retiring in 1942. He was a prominent electrical engineer and for 10 years after his graduation from Harvard served as an instructor there.

Meredith B. Colket, Sr., 68, attorney for General Accident at the head office, died of a heart attack enroute to the hospital. He was on the American Olympic team in 1900.

Employees Form Association

Employees of American have formed an association with Clifford Updike, president; Gilbert Mann, vice-president; Pearl Getty, recording secretary; Patricia Johnston, corresponding secretary; Bremner Cole, treasurer, and John Bannan, assistant treasurer.

Activities of the group will be largely social and athletic. There are currently two company softball teams participating in the Newark insurance & banking league. There is an outing planned for June 18 at Mt. Bethel.

Denies Writ in Seaboard Case

WASHINGTON—The U. S. Supreme Court has denied a writ of certiorari in No. 1226, Texsteel Co. vs. Seaboard Surety.

J. T. Parker of the Bennett & Edwards agency has been elected president of the Kingsport (Tenn.) Civitan Club.

Forbes Wins Coveted N.A.I.C. Post

(CONTINUED FROM PAGE 1)

commissioners, and zone 3 will sponsor the school which it was decided shall be held at Richmond in the near future. However, attendance will be welcomed from departments throughout the country.

The committee that is in charge of perfecting arrangements consists of Larson of Florida, chairman; Bowles of Virginia, G. D. Purvis of the Louisiana department and James M. Cahill of National Bureau of Casualty & Surety Underwriters.

Four states that have had much first hand experience in the administration of rate laws will send instructors to the conference, those states being New York, New Jersey, Louisiana and Virginia.

Harrington Renounces Fun

On the afternoon that many of the conventioners went to the horse races, Harrington of Massachusetts conducted what turned out to be a well attended meeting of the rates and rating organizations and federal legislation committee. This was the second session that this committee had held during the week.

At that time Gough of New Jersey suggested that there be created some central organization that would review statistics and would be of assistance to the individual commissioners in acting on rate filings. He likened what he had in mind to the old setup whereunder N.A.I.C. had a special representative on the National Council on Compensation Insurance. At this, Harrington cited the recent opinion of the New Jersey attorney general, holding that New Jersey, in the realm of workmen's compensation insurance, could not take into account any experience or conditions outside of the state, the inference being that New Jersey couldn't utilize such an interstate agency, even if it were set up.

William Leslie, general manager National Bureau of Casualty & Surety Underwriters, made a plea for interstate cooperation in the field of rate regulation. He said he deplores the New Jersey attorney general's opinion and said if there should be many such verdicts, progressive ideas in the realm of rate making would be stifled.

However, Mr. Leslie expressed the belief that a central organization is not needed by the commissioners to review statistics. There should be no intermediary, he contended, between the individual state and those that are making

the filings. These sentiments of Mr. Leslie were echoed by Martin Lewis of the Towner Rating Bureau and Henry Moser, speaking for National Assn. of Independent Insurers.

Mr. Moser went on at that time to plead with the states to avoid setting up compulsory statistical plans that are at variance with the practice of individual companies.

The examinations committee of which Johnson of Minnesota is chairman, held forth for several hours at Atlantic City, mainly in executive session. Mr. Johnson reported that there will be a special meeting of the examinations committee prior to the December convention of N.A.I.C. to consider revising the entire procedure of convention examinations.

Johnson also reported that a sub-committee had been appointed on the matter of examiners' expenses and per diem. It is understood that one of the points that was brought up in executive session was that examiners who receive \$25 a day, actually are getting \$30 per working day when they are examining insurance companies that do not keep their offices open Saturdays.

To the examinations committee had been referred the matter of securities registered in the name of a nominee. The examinations committee passed the buck on this one and had it referred to the laws and legislation committee. This is a matter of major interest to a number of companies that make it a practice to have most of their securities registered in the name of some nominee. Some companies find that there are many advantages in this system, but some states have been insisting recently that the system be discontinued and that all securities be owned in the name of the company. One of the very large insurance companies just recently changed over from the nominee system, at the instance of the commissioners at a cost of many thousand dollars.

All-Dixie Committee

Dineen appointed an all-Dixie resolutions committee, consisting of Bowles of Virginia, White of Mississippi, and Givaltney of Alabama. Mr. White read some of the resolutions of a perfunctory nature with a droll touch that had the group in stitches.

An official telegram was dispatched to J. H. Johnson of Clarksdale, Miss., who is critically ill. He is a former Mississippi commissioner. Also a telegram was sent to Oscar Carlson, Utah commissioner, who was unable to attend the convention because of illness.

Memorial resolutions were adopted for Albert N. Butler, former New York deputy who died at the Atlantic City convention just two days previously; Thomas Donaldson, who had been Pennsylvania commissioner, and J. V. Barry, former Michigan commissioner.

Commissioner Knowlton of New Hampshire, reporting for the accident and health committee, said that Florida, Georgia and Texas that had undertaken to give retroactive effect to the revision of the policy guide, had now agreed to postpone such procedure until Jan. 1, 1948.

Consideration is being given to the idea of working out some standard procedure in this area. For instance, one suggestion is that a revision of the policy guide become retroactively applicable after five years. The policy guide was first introduced in 1944, applicable to new policy filings. Under the five-year retroactivity suggestion, the 1944 version of the guide would apply to policies previously approved, commencing Jan. 1, 1949.

It was announced that Cortland Otis of Johnson & Higgins, had been appointed on the industry multiple underwriting powers committee to take the place left vacant by the death of W. H. La Boyteaux, who was president of Johnson & Higgins.

Insurance Need for Carpenter

NEW YORK — for industry against third-party suits to insure earnings. I. manager of this description conference problems of Assn. here was unable his paper v assistant in. With pro its peace tim more than Carpenter's involves los put out of that frequen many indus ponent part not place i role of ma, danging t as its own

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GLASS
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Late Fire News

Insurance Major Need for Industry, Carpenter Says

NEW YORK—Insurance coverage for industry not only provides protection for plant and property, defense against third-party actions and compensation to injured employees, it also conserves earning power and human resources. I. M. Carpenter, insurance manager of Ebasco Services, New York, thus described insurance before the conference on general management problems of the American Management Assn. here Wednesday. Mr. Carpenter was unable to attend the meeting, and his paper was read by W. B. Sims, assistant insurance director of Ebasco.

With production capacity not yet at its peak time level, a fire loss involves more than just damaged property, Mr. Carpenter's paper pointed out. It also involves loss of earnings by employees put out of work and production tie-ups that frequently start a chain reaction in many industries through lack of component parts. The business which does not place its insurance program in a role of major importance may be endangering the nation's economy as well as its own future.

Deplores Over-Regulation

Mr. Carpenter deplored the trend toward over-regulation in the rate legislation passed this year. This trend already has resulted in increased costs and coverage restrictions. Generally speaking, management has concerned itself principally with day to day insurance problems to the neglect of forces creating these problems, so that it is partly management's fault. Management, with its practical business experience, should cooperate in initiating helpful interest in guiding regulation.

The trend toward socialization, with its impact on employee-employer relations, is of prime concern to management, Mr. Carpenter continued. Mounting losses under all forms of insurance constitute a real problem. In the absence of attention by industry to loss prevention, it may be expected that laws controlling industrial hazards will be unduly tightened so that flexibility in meeting individual requirements on an efficient basis will be forestalled.

The average cost for all classes of construction and all occupancies was 175 in 1947, considering 1926 as 100. A general leveling off should soon begin, he suggested. However, the inflationary trends today bear on almost every form of insurance. There are some real problems ahead.

Claims Group Reelects

NEW YORK—The Inland Marine Claims Assn. at its annual meeting re-elected all officers. Donald R. Roberts of American is president. This closes the organization's first year and its success has been outstanding. It now has about 40 members, and the bulletin in which its law committee informally treats subjects of interest to inland marine claims men has attracted inquiries from all over the United States.

N. Y. Examiners Have Fun

Assn. of New York State Insurance Department Examiners held its annual outing and dinner at Schmidt's farm at Scarsdale. Practically the entire department was on hand.

Hitchon to Fireman's Fund

Robert C. Hitchon has joined Fireman's Fund as special agent for the Michigan upper peninsula assisting W. C. Douglass with headquarters at Marinette, Wis.

Cooperatives Have Big Year: Soon to Be Merged

MILWAUKEE—Cooperative Insurance Mutual (auto) and Cooperators Life Mutual, Wisconsin companies of the cooperative insurance program, held their annual meetings here. F. F. Rondeau, general manager of the five Wisconsin and Minnesota companies comprising the Cooperative insurance group under a single management with headquarters in St. Paul, reported the companies had the greatest development and growth in their histories in 1946. The other three companies are American Farmers Mutual, St. Paul; Central Mutual Fire, Superior, Wis., and Cooperators Life, St. Paul.

Merger Program Progresses

Under a program started in 1944, the five companies will be merged by combining the two casualty companies into one, the two life companies into one and continuing the fire company. Operations will be consolidated in one home office. An objective is to establish a control and pattern to apply so as to insure continued control in the hands of the people served, Mr. Rondeau said.

Boate Outlines Safety Work for N. C. Ice Dealers

WINSTON-SALEM—T. N. Boate, director special service division National Conservation Bureau, spoke at the North Carolina Ice Dealers convention here. He stressed the profit saving possibilities as a result of a sound traffic accident prevention program.

If the accident prevention program presented by Mr. Boate is accepted by the North Carolina companies, it will be presented at the national convention of ice dealers in Chicago next September for possible nationwide adoption.

Taxicab Insurers Have Improved Their Experience

Insurance companies writing taxicabs have been looked on with considerable sympathy in recent years. However, today their experience is not as bad as it used to be, and in some cases it seems to be better than the general run of regular automobile business. The companies are writing \$2,500/\$5,000 bodily injury, and the worst settlements they are getting are around \$2,250. They won't pay the full limit of the policy on a single accident. They would rather fight.

Financed Cars Seeking Cover Through Agencies

Quite a bit of financed automobile business is now seeking coverage through local agency channels, perhaps a few cars at a time. The market for this type of risk, on second hand cars at least, has almost disappeared.

The other day a large company received several new automobile policies from one of its agents. They represented entirely new risks, and the company asked its field man to inquire around. A finance company no longer able to get accommodations in the market in the regular way was peddling the insurance several cars at a time through various agencies and trying to get under cover in that way.

Two Large Projects Are Awarded in West

LOS ANGELES—Griffith Co., Los Angeles, was low bidder for construction and paving of 3.6 miles of highway between Bakersfield and Snow Road, at \$1,210,000. National Surety was on the bid bond.

United Concrete Pipe Corp., Los Angeles, was low bidder at \$3,780,526 on construction for the U. S. reclamation service in connection with the Salt Lake City aqueduct. Maryland Casualty was on the bid bond.

Coast-to-Coast

LOS ANGELES • SAN FRANCISCO • SAN DIEGO • SACRAMENTO • SAN JOSE
OAKLAND • LONG BEACH • PASADENA • HOUSTON • DALLAS • KANSAS CITY, MO.
OKLAHOMA CITY • NASHVILLE • NEWARK • SEATTLE • PORTLAND • SALT LAKE CITY
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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Change Date of Minn. Annual, Plan Regionals

MINNEAPOLIS — Because of the hotel situation at Duluth it has been necessary to change the dates of the annual meeting of the Minnesota Assn. of Insurance Agents. It is now booked for Oct. 2-3 instead of Sept. 25-26 as originally planned. Hotel reservations are being made through George W. Blomgren, executive secretary of the association.

In the meantime regional associations will have a busy summer. On June 18 the southwestern Minnesota regional will meet at Worthington and hear a talk by James Otis, manager for Hartford Accident at St. Paul, on comprehensive personal liability, and J. Harry Lewis, state agent for St. Paul F. & M., will inaugurate the public relations program in that region. June 25 the west central regional will meet at Benson with George Thompson, president of the state association, as speaker. The Range Assn. of Insurance Underwriters meets at Grand Rapids July 10, and Claude D. Casey will inaugurate the public relations program at the July 16 meeting of the park regional at Lake Park. There will be talks on comprehensive personal liability and on the personal property floater.

Other regional meetings will be the southern Minnesota at Northfield June 18 and the south central at New Ulm July 24.

Fire-Casualty Seminar at U. of Wis. Aug. 18-23

MADISON, WIS.—The fire and casualty insurance seminar at the University of Wisconsin will be held the week of Aug. 18-23, as originally announced in April. Later announcement through an apparent error placed the date a week earlier, but that week will be given over to a life insurance sales course at the university.

Instead of attempting to cover many different insurance subjects, this and future seminars will cover complete courses in the N.A.I.A. program. This year the seminar will be devoted to an 18-hour study of automobile material damage and liability and 10 hours on burglary and glass insurance. The outline material will be furnished by N.A.

I.A. Those completing the course and passing the examination will receive both the university and National association certificates. The cost for board, room and tuition for the entire week is \$33, and the class will be limited to 50 students. Registration and check should be sent to Prof. Erwin A. Gaumnitz, Sterling Hall, University of Wisconsin, Madison.

Sees Apathy on Insurance

MINNEAPOLIS—"How the Insurance Agent Can Be of Value to the Retailers" was explained by E. U. Berdahl, director of marketing research for the Bruce Publishing Co., at the quarterly meeting of the Insurance Agents Assn. of Minneapolis. In his trips over the state studying retail conditions, Mr. Berdahl said he has found an appalling apathy among merchants on insurance and in some places local agents have not been on their toes to correct the situation.

Alexander to Cleveland

H. G. Alexander, manager of the local producers department at the home office of Northwestern National, Milwaukee, has been transferred to Cleveland as manager. Hilbert G. Hansen has been promoted to fill the vacancy in the home office.

New Indianapolis Agency

Carl W. King & Son is a new Indianapolis agency, with Carl W. King as president and his son, James W. King, vice-president. Carl W. King has been with Gregory & Appel of Indianapolis for 16 years. James W. King served with the army air forces during the war and recently has been merchandising manager of radio station WIBC.

Boost Midland School Line

The Midland, Mich., board of education has voted to insure public school properties for \$1,539,820, more than double the previous coverage. The Midland County Assn. of Insurance Agents was awarded 80% of the \$899,820 new business.

Grand Ledge Agents Elect

The Grand Ledge (Mich.) Assn. of Insurance Agents has elected as president, J. Riley Oles; vice-president, Fred Luethjohann; secretary, Stuart W. Doty.

Kansas Agents' Meeting

The Kansas Assn. of Insurance Agents, which will hold its annual meeting at Topeka Oct. 22-24, will have its headquarters at the Jayhawk hotel.

Hon Joins Funkhouser

John L. Hon, state agent for Firemen's in northern Illinois, has resigned to become secretary of the Funkhouser-Moore general agency at Springfield, Ill.

Mr. Hon has been in the Illinois field for 24 years, starting as a special agent for Crum & Forster. Later he was appointed state agent for National Liberty and 18 years ago he joined Firemen's at Rockford.

Hail, Wind Losses in Kan.

Additional hail losses poured into offices in Kansas last week from rather general storms confined largely to the western sections of the state. During the week wind losses were also reported at Effingham, near Atchison, in rural sections of Kingman county, at Arcadia, near Pittsburg and in rural sections near

Herington. A heavy hail struck Chanute.

Mich. Agents' Meetings

The Michigan Assn. of Insurance Agents will hold its annual meeting Sept. 2-4 at the Grand Hotel, Mackinac Island. The 1948 midyear meeting will be held at the Book-Cadillac hotel, Detroit, Feb. 25-27. The 50th anniversary convention of the association will be held at the Pantlind hotel, Grand Rapids, the first week in October, 1948.

Edward T. Donahue, assistant manager in Milwaukee of Western Adjustment, has been elected secretary and general manager of Miller Brewing Co. there.

Bob Hedges, local agent, is general manager of the Kansas Boys State, which is holding its annual meeting in Wichita this week with 425 high school upperclassmen from over the state in attendance. Many insurance organizations are sponsoring boys from their communities.

Arthur B. Miller, Minneapolis local agent, is a candidate for the city council at the coming city election.

John H. Walters, veteran inspector with the Topeka office of the Kansas Inspection Bureau, has returned to his desk following an illness and major operations which had kept him confined for four months.

EAST

Fire Rates Raised in Maine, R. I.

New England Fire Insurance Rating Assn. has announced fire insurance rate increases in Maine and Rhode Island applicable to all policies issued on and after May 29. All classes of risks except dwellings are affected by the rate increases, which average more than 20%. In Rhode Island there is a 25% increase on woodworkers and chemical workers, textile and cloth workers and miscellaneous manufacturing specials, and sprinklered risks of all kinds, both buildings and contents. There is a 20% increase on farm risks while the hotels, boarding houses, etc. are increased 15%.

In Maine the 25% increase is applicable to woodworkers, miscellaneous manufacturing specials and theaters, buildings and contents.

Rates were increased from 10 to 20% in Massachusetts in February so that Connecticut and Vermont are the only states in the New England Fire Insurance Rating Assn. territory that have not had a rate increase.

Syracuse University Course

A seven-week course in all phases of insurance except life insurance is being given at Syracuse University June 3-July 19. Adapted from the N.A.I.A. standard course, it is sponsored jointly by the college of business administration and local agents.

W. Va. Agents' Meeting

The annual meeting of the West Virginia Assn. of Insurance Agents will be held at the Hotel Pritchard, Huntington, Sept. 15-16.

Watson Urges Inspections

NEWARK—New Jersey's fire losses could be materially reduced through legislation requiring all municipalities to inspect commercial buildings for fire hazards, Leon A. Watson, manager of the Fire Insurance Rating Organization, said at the New Jersey fire college here.

"The inspections," he said, "would

show the hazards and lead to their correction. They also would enable fire officials to determine in advance the equipment needed to fight flames in the various types of buildings and that inspections should be made at least twice a year."

Members of the Insurance Women's League of New Hampshire, to the number of 65, met with the Belknap County division at Laconia. Chester R. Spinney, Jr., special agent of North America, and Hovey Rand, Jr., assistant manager of the New England marine loss department of that company, talked on marine coverages.

COAST

Clark to American as Pacific Dept. Assistant Manager

American group has appointed John E. Clark assistant manager of the Pacific department at San Francisco associated with Manager William B. Miller. He has been with Fireman's Fund at Boston as assistant manager of the eastern department.

Mr. Clark entered the insurance business with Commercial Union in 1924 after graduating from New York University and the Insurance Society of New York. Later he joined Crum & Foster, and subsequently was with General Cover Underwriters Assn. of which he became manager.

He joined Fireman's Fund as special agent in suburban New York, advanced to manager of the New York metropolitan division, and in 1944 became assistant manager of the eastern department.

Change Cal. Bureau Titles

LOS ANGELES — California Inspection Rating Bureau has appointed J. O. Froberg manager and R. A. Whitaker secretary. Both have been members of the bureau's staff for more than 30 years, and up to this time have been joint managers.

Open Seattle Office

Preferred General Agency of Portland has opened an office in the Hoge building, Seattle. Represented are Stuyvesant, National Casualty and Continental Casualty for accident and health. The firm also has a Lloyds connection.

Zelma G. Krogen has been appointed an underwriter at Portland and Lillian Westby at Seattle.

Company Takes Over

Boston and Providence Washington management in Washington has been transferred from John A. Whalley & Co., general agents, to the companies' Pacific department manager, Charles E. Currey.

Whalley & Co. retain representation of Old Colony and have added Seaboard.

Weiss Joins Groninger

Raymond C. Weiss has resigned as casualty manager for McCollister & Co., Seattle general agents, to join the casualty department of Groninger & Co., general agency. Thomas Hammond, Jr., and Don E. Rodgers are dividing Mr. Weiss' former duties.

Cal. Investigator Resigns

Theodore A. Bolte, senior investigator in the Los Angeles office of the California department, has resigned to become a deputy commissioner in the California department of real estate. He has been with the insurance department for almost a decade.

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North Am. Plan Appr.

RICHMOND — In his opinion, the installation of the plan for appraisals filed by the North American Insurance Association, without the approval of the Insurance Agents' Association, is an overruling of the plan.

The plan is an operation in providing for year premiums thereat. The plan was held then, the committee under ad-

Minor Ag. Bureau C.

RICHMOND — Virginia rating president of elected chair vice-president of the state named vice-Jr., continued Bell and W. agers.

Company for terms of National Fire Insurance Association, 1949, Act.

New member committee are: York Union Aetna Fire National. Re Jr., London W. F. Dan chairman; men's; J. Joseph N. Marshall C.

Air Photo

LITTLE — of the city Jr., manager Insurance reproduced mailed to guide to storm area John Cross

In his letter, he recommended change for the loss in a losses. A participate and radio after the e ers in n is estimat age.

Okla. S.

OKLAHOMA — of tornado is materi windstorm report. which w was very pany rep than \$70

IN THE SOUTHERN STATES

North America Installment Plan Approved in Va.

RICHMOND—By a two-to-one decision, the corporation commission of Virginia has approved the plan of North America for buying insurance on the installment basis. In a dissenting opinion, Lester Hooker, one of the three commissioners, said the evidence did not in his opinion show a public demand for the installment premium plan. The petition for approval of such a plan had been filed by the Virginia rating bureau without recommendations on behalf of the North America companies. It was opposed by the Virginia Assn. of Insurance Agents.

Commissioners Apperson and Downs, in overruling opposition of the agents, took the position that the people of Virginia are entitled to any additional service which insurance companies can give. The plan is similar to that already in operation in a number of other states, providing for payment of the first full year premium and annual installments thereafter aggregating 80% of a full year's premium. A hearing on the plan was held several months ago. Since then, the commission had had the matter under advisement.

Minor Again Heads Va. Bureau Governing Group

RICHMOND—At the annual meeting of the governing committee of the Virginia rating bureau, Claude D. Minor, president of Virginia F. & M., was re-elected chairman. Herbert C. Taylor, vice-president of Home and former Virginia state agent of that company, was named vice-chairman. L. O. Freeman, Jr., continues as manager and R. P. Bell and W. C. Wyatt as assistant managers.

Companies named on the committee for terms expiring in 1948 are Home, National Fire, Old Dominion and Sun; 1949, Aetna Fire, American, North America and Eastern Shore of Virginia; 1950, Fireman's Fund, Firemen's, Great American, Virginia F. & M.

New members of the executive committee are: Lawrence P. Frayser, New York Underwriters; Richard Elliott, Aetna Fire; Daniel L. Coulbourn, National. Reelected were: Louis Rueger, Jr., London & Lancashire, chairman; W. F. Dance, Jr., Fireman's Fund, vice-chairman; William P. Hundley, Firemen's; J. Maurice Turner, American; Joseph N. Jacobs, Commercial Union; Marshall C. Speight, Virginia F. & M.

Air Photos at Pine Bluff

LITTLE ROCK—Aerial photographs of the Pine Bluff tornado area south of the city, taken by Miles O. Moore, Jr., manager of the Arkansas Assn. of Insurance Agents, early last week, were reproduced in a special bulletin and mailed to association members as a guide to the property damage in the storm area. The plane was piloted by John Cross of Little Rock.

In his bulletin, Manager Moore commended the Pine Bluff Insurance Exchange for its prompt and efficient action in aiding claimants to establish losses. All members of the local board participated in newspaper advertising and radio announcements immediately after the storm to assist insurance holders in making claims. The tornado is estimated to have done \$150,000 damage.

Okla. Storms Boost Sales

OKLAHOMA CITY—Continuance of tornadoes in northwestern Oklahoma is materially stimulating the sale of windstorm coverage, insurance men here report. Woodward, a town of 7,000, which was hit by a tornado April 9, was very much uninsured. One company representative cited a loss of more than \$7,000 upon which not more than

\$1,200 or \$1,500 could be collected.

Although difficult to give an accurate estimate, Carl Edwards, manager of General Adjustment Bureau, said there apparently was an insurance loss of about 50% there on a total property loss of between \$4 and \$5 million. The most recent loss was at Leedy, with about 500 inhabitants, which was about 50% destroyed, Mr. Edwards estimated.

H. L. Davis Fetes Associates

H. L. Davis & Son, San Antonio general agents, held their semi-annual field meeting, followed by a party at the home of H. L. Davis, Sr. Swimming, riding and golfing were climaxed by a barbecue attended by 45 people.

The firm has begun construction of a new office building which is expected to be completed in early August.

Auto Dealer Ruling Delayed

NASHVILLE—Argument on an appeal before the Tennessee supreme court in the auto dealers' insurance license case, scheduled to be heard June 5, was postponed until September due to the illness of Cecil Simms, attorney representing the stock local agents.

Ark. Mutual Agents Meet

LITTLE ROCK—The annual convention of the Arkansas Assn. of Mutual Insurance Agents is being held here June 12-13. President Sam Chandler and Philip Baldwin, executive secretary National Assn. of Mutual Insurance Agents, will address the group. Dave Grundfest, Little Rock department store head, will speak at the dinner Thursday night.

Robert L. Stone, vice-president of the Robert Lecky, Jr., local agency, has been elected secretary of the Richmond Junior Chamber of Commerce.

John S. Goldsmith of Berryville, Va., former special agent of Hartford Fire, died while visiting relatives in Atlanta. He retired some years ago.

New officers of the Chattanooga Assn. of Insurance Women are: Miss Helen White, president; Miss Dorothy Stone, vice-president; Mrs. Julia Park, treasurer; Miss Irene Gilley and Miss Edna Bowman, secretaries. Mrs. Ethel S. Harris was selected as the "Insurance woman of the year."

CANADIAN

Dominion Fire Marshals and Preventionists Elect

VANCOUVER, B. C.—J. E. Ritchie, deputy fire marshal of Ontario, was elected president and R. E. Tiffin of Regina vice-president by the Assn. of Canadian Fire Marshals.

A. H. S. Stead, manager of the Dominion Board, Montreal, continues as president of the Dominion Fire Prevention Assn. W. L. Clairmont of Ottawa, Dominion fire commissioner, is honorary secretary-treasurer of the fire marshals' group and executive officer of the preventionists. Fire prevention speakers included E. A. Taylor, chief deputy fire marshal of Oregon; Fire Chief William Fitzgerald of Seattle, and George Richardson, secretary-treasurer of the International Assn. of Fire Fighters, Washington, D. C.

The fire marshals went on record as favoring uniform safety regulations for hotels, to apply throughout the Dominion. The Fire Prevention Assn. is considering a proposal to introduce a textbook on fire prevention into the schools.

Carlin Maritime Manager

Anglo-Canadian Underwriters, managers for Canada of Gibraltar and Queensland Fire, have appointed William R. Carlin manager of the Maritime branch office. He formerly was Maritime inspector for Halifax.

Lawrence on Pilot Board

NEW YORK—Capt. W. R. Lawrence, surveyor for Appleton & Cox, has been elected to the board of pilot commissioners to fill the vacancy caused by the death of Capt. W. J. Connell.

After graduating from the New York state merchant marine academy in 1917, he went with the Isthmian Line and served as master of various Isthmian Line steamers before joining Appleton & Cox in 1941.

During the war he was in charge of the merchant marine naval reserve for the third naval district and later commanded one of the large floating drydocks which operated in the Admiralty Islands.

Insurance Librarians Gather

The Special Libraries Assn. held its annual meeting at Chicago this week.

The insurance program was presided over by Elizabeth Ferguson, Institute of Life Insurance. Mrs. Evalyn Andrews, librarian of the Insurance Exchange Library, was the Chicago representative. The delegates of the insur-

ance group were guests at a luncheon given by the Cook County Inspection Bureau. C. R. Welborn of Underwriters Laboratories was one of the speakers at the insurance section. Lumbermen's Mutual Casualty was host at luncheon at Edgewater Beach hotel. Chase M. Smith, general counsel of the Kemper companies, was the speaker.

Ind. Farm Bureau Correction

The 1946 automobile insurance experience of Farm Bureau Mutual of Indianapolis was incorrectly set forth in the annual Automobile and Aviation Insurance Edition of THE NATIONAL UNDERWRITER.

This company's total automobile premiums last year were \$1,627,845 while automobile losses paid aggregated \$820,933. The loss ratio was 50.4 and its auto premiums were \$286,765 greater than the previous year. Fire, theft and comprehensive premiums totaled \$165,672 and losses \$81,727; liability \$477,227, losses \$63,162; property damage premiums \$241,721 and losses \$162,520; collision premiums \$743,224 and losses \$513,523.

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F.I.A. Cancels RFC Business July 1

(CONTINUED FROM PAGE 3)

Corp. These requirements permitted the placement of insurance through any broker or agent of the lessee's choice, provided coverage was on the D.P.C. form, a special form developed for the

exclusive use of the government, and that such coverage be placed with either F.I.A. or factory mutuals.

This wartime insurance program was made possible by an agreement with

F.I.A. to accept insurance on all government-owned properties regardless of whether such risks conformed to their usual standards. The willingness of the F.I.A. to assume risks of a type they would not ordinarily consider, permitted a uniform coverage and provided a comprehensive engineering and protection service.

With the return of these government-owned properties to peacetime commercial use, and because of the S.E.U.A. decision, F.I.A. expressed its desire to revert to peacetime business practices and accept only those risks meeting their established underwriting requirements.

WAA is, therefore, advising lessees of surplus real property that coverage, written on standard commercial form may be placed with F.I.A. or factory

or with individual companies. This business will continue to be placed through agents or brokers selected by the lessee. F.I.A. has advised WAA of those risks which are acceptable and policies covering all such risks will automatically be rewritten on commercial form. Those risks not acceptable to F.I.A. must be replaced with individual companies. Lessee of real property are being advised whether or not replacement is necessary. F.I.A. has indicated what risks it will accept for WAA and on these F.I.A. is placing binders pending formal issuance of replacement policies.

WAA is notifying other lessees that F.I.A. policies are expiring and renewals should be placed through agents or brokers with approved stock or mutual companies.

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Conn. Agents Rap Stand on Auto Lines

(CONTINUED FROM PAGE 1)

ance men must be interested in the primary business of their customers.

Mr. Eglof said that the two most valuable assets of an insurance agent or broker are his knowledge of the business and the confidence of his clientele.

Insurance men know policies, keep pace with new developments and enjoy the confidence of hundreds of clients. That confidence is worth a lot of money to the insurance man but it has not always been developed to its maximum and often the agent has not made the most of the opportunities that the confidence of their clients presents to him, he asserted. It is comparatively easy, Mr. Eglof said, to sell a comprehensive personal liability which calls for a premium of only \$10 or \$15. It can be done on the first interview for most customers are willing to do business with a stranger when the amount of money involved is comparatively small.

Once the sale is made the customer no longer finds the agent an unknown quantity. Later the customer will buy other lines with larger premiums.

Mr. Eglof pointed out that he was not trying to discourage new contacts, but frequently the agent gives up after a \$10 sale and his efforts are then a waste of time.

Mr. Eglof stressed his belief in multiple lines. He said the insurance man who writes personal lines should write life insurance as well as casualty and fire. Those who specialize in business lines should be able to write business life and group insurance as well as commercial and industrial fire risks, compensation and automobile fleets if they are to give well rounded service. He said that there was a natural evolution in protecting a man's home for fire, extended coverage and other property policies, to life insurance.

Multiple Line Accounts

For purely selfish reasons the insurance salesman should build up these well rounded multiple line accounts. Mr. Eglof pointed out that the country is in the midst of a boom which he believes is nearing its crest and while multiple writing may not now seem important to a man who specializes in life insurance and who makes a good living from first year commissions the pendulum cannot swing upward forever. Citing the experience of the early '30s, Mr. Eglof pointed out that people did not then buy much new life insurance, while they maintained automobile, accident and fire lines. He reminded agents that annual premium lines pay the same commission on renewal they do on new business. He suggested renewal commissions from annual premium business as a stuffing of the annual premium account that would provide a soft mattress when new business becomes difficult to write.

At the afternoon forum the agents were asked to consider the advisability of eliminating the A-1 classification on auto liability. It was suggested that there be one class for pleasure vehicles mutuals, if acceptable to these groups,

halfway between the present A and A-1 rate and one class for business and pleasure vehicles. While no conclusion was reached, it was suggested that there is more A-1 coverage in smaller centers, that the business rate in small towns is unfair and that all these rates should be based on loss experience similar to the safe driving awards. The question of a definition of regular and frequent use was also brought up but no answer was offered, although it was suggested that a clause might be included in policies to cover infrequent deviations from the restrictions on time and distance.

Another subject considered was a \$10 minimum on fire policies. In commenting on this, some of the agents pointed out that public reaction to an increased minimum premium might easily result in bad public relations. Other agents proposed that the present minimum be retained and that an endorsement charge of perhaps 50 cents or \$1 for each endorsement be made mandatory. Another agent suggested that a short form certificate of insurance might be issued which would lower the administrative cost of preparing a policy.

The possibility of a hospital group plan for the association was brought up and may be acted upon at the next meeting.

In reading the report of the legislative committee, W. H. Wiley, executive secretary, said an attempt to enact a stricter automobile financial responsibility law failed, but the committee hoped a new attempt in the next legislature in 1949 might be successful.

State Senator Parsons, president pro tem of the senate, was one of the opponents of the bill. He is a car dealer who worked against the bill until it was unfavorably reported and sent to the legislative counsel for study for the 1949 session.

Thule Group of Sweden Advertises Appreciation

Liv-Thule, or Thule Life, and its associated fire and casualty companies, Thulebolagen, Stockholm, took half a page in the Sunday New York Times to express appreciation for the co-operation of American insurers and insurance men. After giving some facts and figures on its own operations, the group comments in the advertisement that it "is not carrying on any direct activities in the United States but on various occasions representatives have visited the States and American insurance companies in order to exchange experiences. American insurance specialists have also come across to Sweden with a corresponding purpose in view.

"From these meetings the best connections are continuously being maintained and Thule greatly values the willingness with which colleagues across the Atlantic have given time and experience to this intercourse."

Thule is a member of the Life Insurance Management Assn. and the Life Office Management Assn.

BEDFORD HOUSE

"AT LENGTH, my good friend, I am arrived at the land of my nativity; and I bless God that it is also the land of light, liberty and plenty. My emotions cannot be described."



"It always gives me pleasure to see trees which I have reared and planted"



The library where Jay read, wrote and died

This sentiment, written to a friend by John Jay upon his return from nine months abroad, is indicative of the love and devotion this great statesman held for his country and home. His life had been dedicated to loyal service as a member of the Continental Congresses, special envoy to Great Britain, Minister to Spain and Governor of New York. His greatest moment had come in 1789 — his appointment by George Washington as the first Chief Justice of the Supreme Court of the United States.

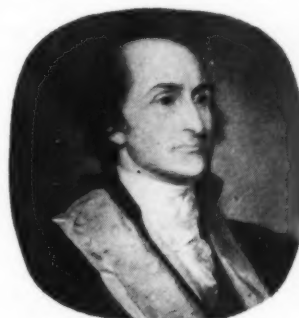
When, in 1800, President John Adams nominated Jay as Chief Justice for a second time, the appointment was declined. The jurist was determined to withdraw permanently from the public life he had faithfully served for twenty-seven years.

That John Jay should retire to Bedford House, his country estate of 85,000 acres at Katonah, New York, was the natural fulfillment of a long-cherished dream.

An early riser, he cut a hole in the solid shutter so that the sun's first rays might awaken him. Weather permitting, he would ride by horseback about the grounds, supervising the labors of his farm hands.

John Jay was especially fond of his house, a handsome structure of wood which he built in 1800. It is situated on rising ground backed with lush woods and a beautiful lawn at the south front which commands a pleasant view of Long Island Sound. The original house stands today with only the addition of several rooms, and its present owner takes pride in keeping up its appearance as her great-great grandfather, John Jay himself, would have had her do.

He died in 1829 in the library of Bedford House where so many hours had been spent in reading and correspondence. As a statesman no less than as a private citizen, John Jay was governed by the highest moral principles and unswerving devotion to duty. Public office to him was a public trust. Upon his death a contemporary jurist said, "Few men in any country, perhaps scarcely one in this, have filled a larger space, and few ever passed through life with such perfect purity, integrity and honour."

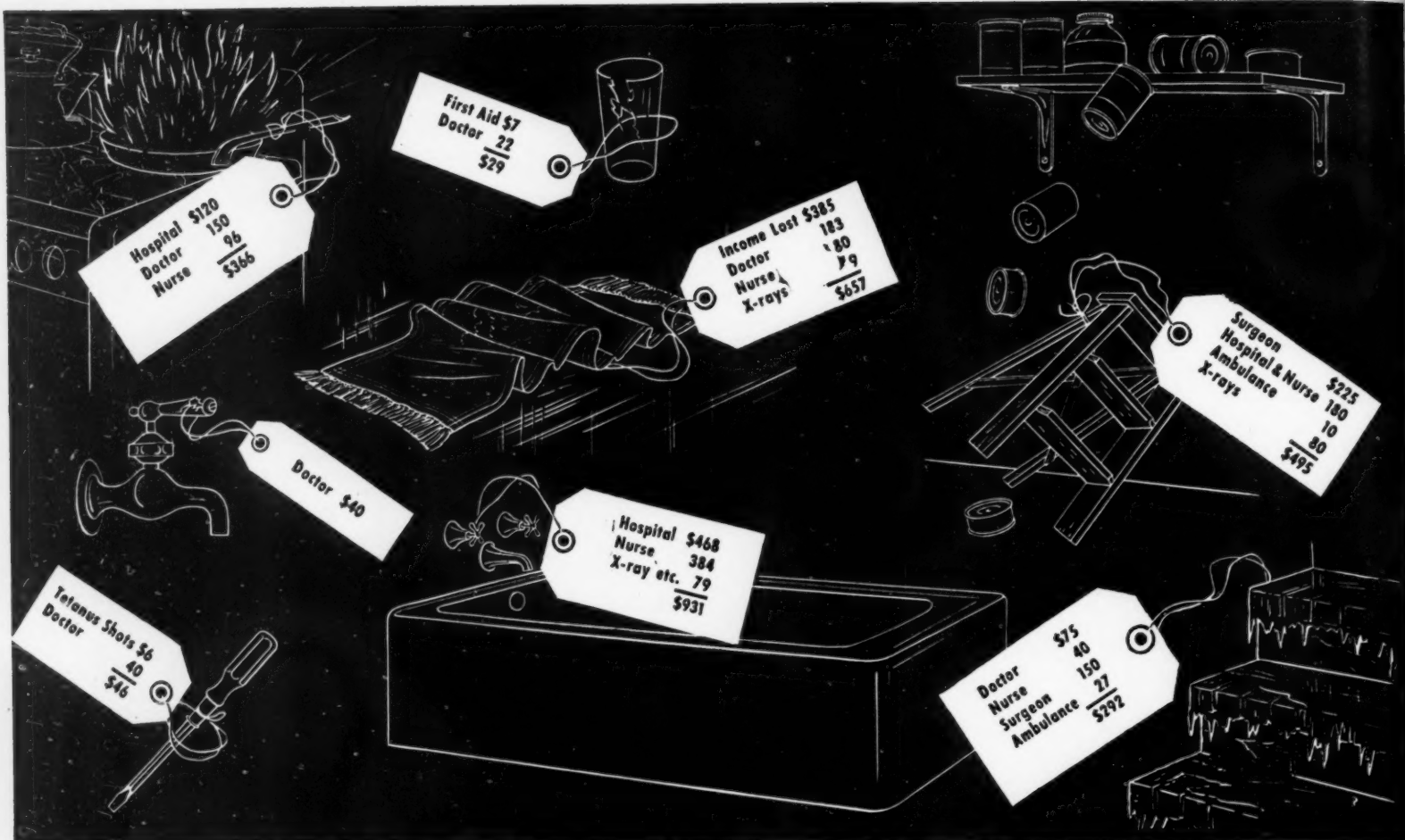


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Look at these price tags!

There's no place like home...for disabling accidents.

The "price tags" show the cost of typical accidents...flaming grease on stove...faucet handle that snapped...screw driver that slipped...stepladder that crashed...tumbler that broke in the dishpan...icy steps.



Simple arithmetic!

It's as simple as this: unless your insurance covers present value, you will lose the difference. Ask your agent or broker to help you arrange an insurance plan to cover adequate home and furnishings.

Another Hartford advertisement that will reach millions and help producers

YEAR IN AND YEAR OUT YOU'LL DO WELL WITH THE HARTFORD

All mean a family out of pocket, perhaps with income cut off.

The total cost of home accidents is staggering...but not for Hartford-insured families! *Hartford Accident Insurance* policies can be fitted to your requirements by your Hartford Agent or Broker.



your policy?

your protection goes on! and squarely back of the better call your Hartford tough. He'll replace it



Where is he today?

Nobody knows! And funds are missing, too. Hartford Blanket Fidelity Bonds give complete protection against embezzlement losses and cover all employees.

Hartford Insurance

Hartford Fire Insurance Company • Hartford Accident and Indemnity Company
Hartford Live Stock Insurance Company

Writing practically all forms of insurance except personal life insurance • Hartford 15, Connecticut



Picture of protection.

Here is a symbol of security—of practical friendship when you are in trouble—of large resources. The Hartford has provided sound insurance to generations of Americans.